Board of Governors of the Federal Reserve SyMBrNumber 7100-0036 Federal Deposit Insurance Corporation Office of the Comptroller of the Currency Office of the Comptroller of the Currency Approval expires March 31, 2017 Page 1 of 80

## **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, 2014

(20140331)

(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member baddets)s the context indicates otherwise, the term "bank" in this 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (Natiopolit form refers to both banks and Savings associations. banks); and 12 U.S.C. §1464 (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 asschedules) for this report date have been prepared in conformance responsible for establishing and maintaining an effective system wifth the instructions issued by the appropriate Federal regulatory internal control, including controls over the Reports of Condition assumbthority and are true and correct to the best of my knowledge and Income. The Reports of Condition and Income are to be preparebellinef.

accordance with federal regulatory authority instructions. The Reports

of Condition and Income must be signed by the Chief Financial We, the undersigned directors (trustees), attest to the correctness of Officer (CFO) of the reporting bank (or by the individual performing Reports of Condition and Income (including the supporting schedules) equivalent function) and attested to by not less than two directors this report date and declare that the Reports of Condition and (trustees) for State nonmember banks and three directors for statecome have been examined by us and to the best of our knowledge member banks, national banks, and savings associations.

and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true

I, the undersigned CFO (or equivalent) of the named bank, attested correct.

that the Reports of Condition and Income (including the supporting		
J. Scott Harkness		
Director (Trustee)		
	Michael A. Schelble	
Signature of Chief Financial Officer (or Equivalent)	Director (Trustee)	
April 23, 2014	Thomas N. Tuttle	
Date of Signature	Director (Trustee)	

#### **Submission of Reports**

Each bank must file its Reports of Condition and Income (Call Reports) fill the signature and attestation requirement for the Reports of Condition and data by either:

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

- (a) Using computer software to prepare its Call Report and thenof the data file submitted to the CDR that your bank must place in its files. 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

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

(b) Completing its Call Report in paper form and arranging with show at least the caption of each Call Report item and the reported amount. 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

software vendor or other party then must electronically submit the bank's data file to the CDR.

Provident Trust Company
Legal Title of Bank (RSSD 9017)

For technical assistance with submissions to the CDR, please con Waukesha
the CDR Help Desk by telephone at (888) CDR-3111, by fax at (193)(RSSD 9130)
774-3946, or by e-mail at CDR.Help@ffiec.gov.

53188

FDIC Certificate Number

State Abbreviation (RSSD 9200)

FDIC Certificate Number

(RSSD 9000)

Zip Code (RSSD 9220)

(RSSD 9000)

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

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

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

## **Contact Information for the Reports of Condition and Income**

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

## Chief Financial Officer (or Equivalent) Signing Other Person to Whom Questions about the Reports the Reports Should be Directed

James R. Daley	Deborah D. Cunningham
Name (TEXT C490)	Name (TEXT C495)
Chief Compliance Officer	Administrative Officer
Title (TEXT C491)	Title (TEXT C496)
jdaley@provtrust.com	dcunningham@provtrust.com
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
(262) 521-2337	(262) 521-2321
Area Code/Phone Number/Extension (TEXT C493)	Area Code/Phone Number/Extension (TEXT 8902)
(262) 521-2301	(262) 521-2301
Area Code/FAX Number (TEXT C494)	Area code/FAX Number (TEXT 9116)

#### **Emergency Contact Information**

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

#### **Primary Contact**

Deborah D. Cunningham
Name (TEXT C366)
Administrative Officer
Title (TEXT C367)
dcunningham@provtrust.com
E-mail Address (TEXT C368)
(262) 521-2321
Area Code/Phone Number/Extension (TEXT C369)
(262) 521-2301
Area Code/FAX Number (TEXT C370)

#### **Secondary Contact**

James R. Daley
Name (TEXT C371)
Chief Compliance Officer
Title (TEXT C372)
jdaley@provtrust.com
E-mail Address (TEXT C373)
(262) 521-2337
Area Code/Phone Number/Extension (TEXT C374)
(262) 521-2301
Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact	Secondary Contact	
James R. Daley	Deborah D. Cunningham	
Name (TEXT C437)	Name (TEXT C442)	
Chief Compliance Officer	Administrative Officer	
Title (TEXT C438)	Title (TEXT C443)	
jdaley@provtrust.com	dcunningham@provtrust.com	
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)	
(262) 521-2337	(262) 521-2321	
Area Code/Phone Number/Extension (TEXT C440)	Area Code/Phone Number/Extension (TEXT C445)	
Third Contact	Fourth Contact	
Name (TEXT C870)	Name (TEXT C875)	
Title (TEXT C871)	Title (TEXT C876)	
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)	
Area Code/Phone number/Extension (TEXT C873)	Area Code/Phone number/Extension (TEXT C878)	

Provident Trust Company		
Legal Title of Bank		
Waukesha		
City		
WI	53188	
State	Zip Code	
EDIC Cartificate Number 57404	•	

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## Consolidated Report of Income for the period January 1, 2014 – March 31, 2014

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

## Schedule RI—Income Statement

Printed on 4/23/2014 at 2:59 PM

Dollar Amounts in ThousandsD Bil   Mil   ThousandsD			
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	0	
(b) All other loans secured by real estate	4436	0	1.a.1.b
(2) Commercial and industrial loans	4012	0	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	0	<u>1.a.3</u> .b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	0	1.a.5
(5) All other loans (1)	4010	0	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	0	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations			
(excluding mortgage-backed securities)	B488	0	1.d.1
(2) Mortgage-backed securities	B489	0	1.d.2
(3) All other securities (includes securities issued by states and			
political subdivisions in the U.S.)	4060	26	1.d.3
e. Interest income from trading assets	4069	0	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	0	1.f
g. Other interest income	4518	0	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	26	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	0	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	0	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	0	2.a.2.b
(c) Time deposits of less than \$100,000	A518	0	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	0	2.c
a. Interest on training hubilities and other portoriou money			

<sup>(1)</sup>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."

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

Legal Title of Bank FDIC Certificate Number: 57404 Printed on 4/23/2014 at 2:59 PM

Dollar Amounts in Thousands	Schedule RI—Continued		_	
2. Interest expense (continued):   d. Interest expense (sum of items 2 at through 2.d)		Year-to-date		
2. Interest expense (continued): d. Interest on subordinated notes and debentures e. Total interest expense (sum of items 2.a through 2.d) 3. Net interest income (item 1.h minus 2.e) 4073 3. Net interest income (item 1.h minus 2.e) 4074 5. Provision for loan and lease losses 5. Noninterest income: a. Income from fiduciary activities (1) b. Service charges on deposit accounts c. Trading revenue (2) d. (1) Fees and commissions from securities brokerage (2) Investment banking, advisory, and underwriting fees and commissions from annuity sales (3) Fees and commissions from annuity sales (3) Fees and commissions from annuity sales (3) Fees and commissions from annuity sales (4) Underwriting income from insurance and reinsurance activities (3) Fees and commissions from annuity sales (5) Income from other insurance activities (4) Underwriting income from insurance activities (387 0 5.d.3 (4) Underwriting income from insurance activities (387 0 5.d.4 (5) Income from other insurance activities (4) Underwriting income from insurance activities (5) Income from other insurance activities (4) Underwriting income from insurance activities (5) Income from other insurance activities (5) Income from other insurance activities (6) S.d. 4 (7) S.d. 4 (8) O. 5.d. 4 (8) O. 5.d. 5 (9) Fees and Commissions from annuity sales (9) O. 5.c. (1) Fees and Commissions from annuity sales (1) O. 5.d. 5 (1) Fees and Commissions from annuity sales (1) O. 5.d. 5 (1) Fees and Commissions from annuity sales (1) O. 5.d. 5 (1) Fees and Commissions from annuity sales (1) O. 5.d. 5 (1) Fees and Commissions from annuity sales (1) O. 5.d. 5 (2) Fees and Commissions from annuity sales (1) O. 5.d. 5 (2) Fees and Commissions from annuity sales (1) O. 5.d. 5 (2) Fees and Commissions from annuity sales (1) O. 5.d. 5 (1) Fees and Commissions from annuity sales (1)	Dollar Amounts in Thousands			
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j. Net gains (losses) on sales of other real estate owned k. Net gains (losses) on sales of other assets (excluding securities) l. Other noninterest income* m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities b. Realized gains (losses) on available-for-sale securities 7. Noninterest expense: a. Salaries and employee benefits b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) c. (1) Goodwill impairment losses c. (2) Amortization expense and impairment losses for other intangible assets d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d) 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) 9. Applicable income taxes (on item 8) 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 11. Extraordinary items and other adjustments (item 8 minus item 9) 11. Extraordinary items and other adjustments (item 8 minus item 10 and 11) 12. LESS: Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (sir net income, report as a positive value; if net loss, report		E416 0	<b>!</b>	
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6. a. Realized gains (losses) on held-to-maturity securities  b. Realized gains (losses) on available-for-sale securities  7. Noninterest expense: a. Salaries and employee benefits b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) c. (1) Goodwill impairment losses (2) Amortization expense and impairment losses for other intangible assets d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d) 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)  9. Applicable income taxes (on item 8) 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 11. Extraordinary items and other adjustments, net of income taxes* 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report		B497 0		
b. Realized gains (losses) on available-for-sale securities  7. Noninterest expense: a. Salaries and employee benefits b. Expenses of premises and fixed assets (net of rental income)    (excluding salaries and employee benefits and mortgage interest) c. (1) Goodwill impairment losses (2) Amortization expense and impairment losses for other intangible assets d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d) 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) 9. Applicable income taxes (on item 8) 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 11. Extraordinary items and other adjustments, net of income taxes* 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	m. Total noninterest income (sum of items 5.a through 5.l)			
7. Noninterest expense: a. Salaries and employee benefits b. Expenses of premises and fixed assets (net of rental income)     (excluding salaries and employee benefits and mortgage interest) c. (1) Goodwill impairment losses     (2) Amortization expense and impairment losses for         other intangible assets d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d) 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) 9. Applicable income taxes (on item 8) 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 11. Extraordinary items and other adjustments, net of income taxes* 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report				
a. Salaries and employee benefits b. Expenses of premises and fixed assets (net of rental income)    (excluding salaries and employee benefits and mortgage interest) c. (1) Goodwill impairment losses    (2) Amortization expense and impairment losses for other intangible assets d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d) 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) 9. Applicable income taxes (on item 8) 10. Income (loss) before extraordinary items and other adjustments    (item 8 minus item 9) 11. Extraordinary items and other adjustments, net of income taxes* 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) 13. LESS: Net income, report as a positive value; if net loss, report	b. Realized gains (losses) on available-for-sale securities		3196	<u> </u>
b. Expenses of premises and fixed assets (net of rental income)    (excluding salaries and employee benefits and mortgage interest)    c. (1) Goodwill impairment losses    (2) Amortization expense and impairment losses for other intangible assets    d. Other noninterest expense*    e. Total noninterest expense (sum of items 7.a through 7.d)  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)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	7. Noninterest expense:		<b>!</b> _	
(excluding salaries and employee benefits and mortgage interest)		4135 808	7.a	
c. (1) Goodwill impairment losses  (2) Amortization expense and impairment losses for other intangible assets  d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d)  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)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes* (item 8 minus item 9)  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	b. Expenses of premises and fixed assets (net of rental income)		!	
(2) Amortization expense and impairment losses for other intangible assets  d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d)  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)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	(excluding salaries and employee benefits and mortgage interest)			
other intangible assets d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d)  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)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	c. (1) Goodwill impairment losses	C216 0	7.c.1	
d. Other noninterest expense* e. Total noninterest expense (sum of items 7.a through 7.d)  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)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	(2) Amortization expense and impairment losses for			
e. Total noninterest expense (sum of items 7.a through 7.d)  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)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	other intangible assets		7.c.2	
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)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	d. Other noninterest expense*	4092 123		
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	e. Total noninterest expense (sum of items 7.a through 7.d)		4093	<b>988</b> 7.e
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)  9. Applicable income taxes (on item 8)  10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	8. Income (loss) before income taxes and extraordinary items and other			
9. Applicable income taxes (on item 8) 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 11. Extraordinary items and other adjustments, net of income taxes* 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report				
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report			4302	0 9
(item 8 minus item 9)  11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report	10. Income (loss) before extraordinary items and other adjustments			
11. Extraordinary items and other adjustments, net of income taxes*  12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report			4300	<b>2,012</b> 10
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)  13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report			4320	0 11
interests (sum of items 10 and 11)				
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report			G104	<b>2,012</b> 12
interests (if net income, report as a positive value; if net loss, report	13. LESS: Net income (loss) attributable to noncontrolling (minority)			
			G103	
	14. Net income (loss) attributable to bank (item 12 minus item 13)		4340	<b>2,012</b> 14

<sup>\*</sup> 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.

<sup>(2)</sup> 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.

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Memoranda	Dollar Amounts in Thousands	Year-to-date	l
1. Interest expense incurred to carry tax-exempt securities, loans, August 7, 1986, that is not deductible for federal income tax pu	ırposes	4513 0	M.1
Memorandum item 2 is to be completed by banks with \$1 billion a 2. Income from the sale and servicing of mutual funds and annuit	ies (included in Schedule RI, ite	r8481 N/A	M.2
Income on tax-exempt loans and leases to states and political s (included in Schedule RI, items 1.a and 1.b)		4313 0	M.3
4. Income on tax-exempt securities issued by states and political (included in Schedule RI, item 1.d.(3))		4507 0	M.4
<ol><li>Number of full-time equivalent employees at end of current per nearest whole number)</li></ol>	riod (round to	Number 4150 13	M.5
<ul> <li>Memorandum item 6 is to be completed by: (1)</li> <li>banks with \$300 million or more in total assets, and</li> <li>banks with less than \$300 million in total assets that have loa and other loans to farmers (Schedule RC-C, part I, item 3) ex</li> <li>6. Interest and fee income on loans to finance agricultural productions.</li> </ul>	ceeding five percent of total loa		
loans to farmers (included in Schedule RI, item 1.a.(5))		4024 N/A	M.6
<ol><li>If the reporting bank has restated its balance sheet as a result down accounting this calendar year, report the date of the ban</li></ol>	k's acquisition (2)	RIAD YYYY/MM/DI 9106 0	M.7
8. Trading revenue (from cash instruments and derivative instrum of Memorandum items 8.a through 8.e must equal Schedule RI Memorandum items 8.a through 8.e are to be completed by be trading assets (Schedule RC-K, item 7) of \$2 million or more for	i, item 5.c) anks that reported average	Year-to-date	
preceding calendar year.  a. Interest rate exposures	or any quarter or the	RIAD   Bil   Mil   Thou 8757   N/A	M.8.a
b. Foreign exchange exposures		8758 N/A	M.8.b
c. Equity security and index exposures d. Commodity and other exposures		8759 N/A 8760 N/A	M.8.c M.8.d
e. Credit exposures		F186 N/A	M.8.e
Memoranda Items 8.f and 8.g are to be completed by banks \$ that are required to complete Schedule RI, Memorandum item f. Impact on trading revenue of changes in the creditworthines counterparties on the bank's derivative assets (included in Men	s 8.a through 8.e, above.(1) s of the bank's derivatives		
through 8.e above)		K090 N/A	<u>M.8</u> .f
<ul> <li>g. Impact on trading revenue of changes in the creditworthines derivative liabilities (included in Memorandum items 8.a. through 9. Net gains (losses) recognized in earnings on credit derivatives to the company of the comp</li></ul>	gh 8.e above)	K094 N/A	M.8.g
credit exposures held outside the trading account:  a. Net gains (losses) recognized in earnings on credit derivatives to credit exposures held outside the trading account:  a. Net gains (losses) recognized in earnings on credit derivatives to credit derivatives held for trading	that economically fledge	C889 0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes oth	ner than trading	C890 0	M.9.b
10. To be completed by banks with \$300 million or more in total careful losses on derivatives (see instructions)		A251 N/A	M.10
11. Does the reporting bank have a Subchapter S election in effect federal income tax purposes for the current tax year?	t for	RIAD YES / NO A530 YES	M.11
Memorandum item 12 is to be completed by banks that are required RC-C, part I, Memorandum items 8.b and 8.c. 12. Noncash income from negative amortization on closed-end load residential properties (included in Schedule RI, item 1.a.(1)(a)	ans secured by 1-4 family	Year-to-date RIAD Bil   Mil   Thou	M.12

<sup>(1)</sup> The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.(2)For example, a bank acquired on March 1, 2014, would report 20140301.

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Memoranda — Continued	Dellay Assessate in Theoremete	DIAD	Year-to-date	
		RIAD	Bil   Mil   Thou	
Memorandum item 13 is to be completed by banks that have el	lected to account for			
assets and liabilities under a fair value option.				
13. Net gains (losses) recognized in earnings on assets and liabil	ities that are reported			
at fair value under a fair value option:				
a. Net gains (losses) on assets		F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to	changes in			
instrument-specific credit risk	3	F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities		F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable	to changes in			
instrument-specific credit risk		F554	N/A	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity	and			
available-for-sale debt securities:				
a. Total other-than-temporary impairment losses		J319	0	M.14.a
b. Portion of losses recognized in other comprehensive inco	me (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)			<del></del>
(Memorandum item 14.a minus Memorandum item 14.b)		J321	0	M.14.c

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Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	I
1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condi			
and Income (i.e., after adjustments from amended Reports of Income)	3217	5,514	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting e	₽ <b>5</b> 0₹>	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	5,514	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock tran	\$5 <del>0</del> 8	0	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	0	9
10. Other comprehensive income(1)	B511	-3	10
11. Other transactions with stockholders (including a parent holding company)*			
(not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal			
Schedule RC, item 27.a)	3210	7,523	12

## 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

rait 1. Charge-ons and Recoveries on Loans and Leases			
-	(Column A)	(Column B)	
Part I includes charge-offs and recoveries through the	Charge-offs(1)	Recoveries	
allocated transfer risk reserve.	Ca	lendar year-to-date	
Dollar Amounts in Thousands	RIAD Bil   Mil   Tho	ıRIAD Bil   Mil   Thou	l
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans	C891 0	C892 0	1.a.1
(2) Other construction loans and all land development			
and other land loans		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:	6224	0247	4 2
(a) Secured by first liens		C217 0	1.c.2.a
(b) Secured by junior liens		C218 0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588 0	3589 0	1.d
e. Secured by nonfarm nonresidential properties:	C00E 0	cooc	4 - 4
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895 0	C896 0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties		C898 0	1.e.2
Loans to depository institutions and acceptances of other banks	4481 0	4482 0	2
3. Not applicable	4638 0	4608 0	1
4. Commercial and industrial loans	4030 0	1000	4

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

<sup>\*</sup> 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.

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

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Fillited Oil 4/23/2014 at 2.39 FM					
Schedule RI-B—Continued	(Column A) (Column B)		(Column B)		
		harge-offs(1)		Recoveries	
	Calendar year-to-da			r year-to-date	;
Dollar Amounts in Thousands	RIAD	Bil   Mil   Tho	ıRIAD	Bil   Mil   Thou	ı
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	0	5.b
c. Other (includes revolving credit plans other than credit cards and					
other consumer loans)	K205	0	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	0	4605	0	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 states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(Column A) (Column B)

	(Coldinii 71)	` '	
	Charge-offs(1	.) Recoveries	
Memoranda	C	alendar vear-to-date	:
Dollar Amounts in Thousands		uRIAD Bil   Mil   Thou	
1. Loans to finance commercial real estate, construction, and land		l l	
development activities (not secured by real estate) included in			
Schedule RI-B, part I, items 4 and 7, above	5409 0	5410 0	M.1
2. Memorandum items 2.a through 2.d are to be completed			
by banks with \$300 million or more in total assets:(2)			
a. Loans secured by real estate to non-U.S. addressees (domicile)			
(included in Schedule RI-B, part I, item 1, above)	4652 N/A	4662 N/A	M.2.a
b. Loans to and acceptances of foreign banks			
(included in Schedule RI-B, part I, item 2, above)	4654 N/A	4664 N/A	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domicile)			
(included in Schedule RI-B, part I, item 4, above)	4646 N/A	4618 N/A	M.2.c
d. Leases to individuals for household, family, and other personal			
expenditures (included in Schedule RI-B, part I, item 8, above)	F185 N/A	F187 N/A	M.2.d
3. Memorandum item 3 is to be completed by:(2)			
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>			
<ul> <li>banks with less than \$300 million in total assets that have loans to</li> </ul>			
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)	<del></del>	4665 N/A	M.3
Manager along them A to be a considered by being the t (1) to extensive the City	_ L _ J		

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

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not inclinate the complete of the complete

Calendar year-to-date
Clu AAAD Bil | Mil | Thou
C388 N/A M.4

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

in charge-offs against the allowance for loan and lease losses) \_

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

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## **Schedule RI-B Continued**

## Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil   Mil   Tho	I
1. Balance most recently reported for the December 31, 2013, Reports of Condition			
and Income (i.e., after adjustments from amended Reports of Income)	B522	0	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	0	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above			
less Schedule RI-B, part II, item 4)	C079	0	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523		4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	0	5
6. Adjustments* (see instructions for this schedule)	C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)			
(must equal Schedule RC, item 4.c)	3123	0	7

<sup>\*</sup> Describe on Schedule RI-E—Explanations.

Dollar Amounts in Thousands	RIAD	Bil   Mil   Tho	ı	
Memoranda				
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0	M.1	
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated				
institutions, have outstanding credit card receivables (as defined in the instructions)				
that exceed \$500 million as of the report date or (2) are credit card specialty banks				
as defined for Uniform Bank Performance Report purposes.	6200	N1/A		
<ol><li>Separate valuation allowance for uncollectible retail credit card fees and finance charges</li></ol>	C389	N/A	M.2	
3. Amount of allowance for loan and lease losses attributable to retail credit card fees				
and finance charges	C390	N/A	M.3	
Memorandum item 4 is to be completed by all banks.				
4. Amount of allowance for post-acquisition credit losses on purchased credit impaired loans according				
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	

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

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

	Individually Evaluate for Impairment and		(Column B)  : Allowance Balance:  d Individually Evaluate  for Impairment and  iDedermined to be impa		Record Colle	for Impairment			(Column E) Recorded Investment: ed Purchased Credit- Impaired Loans		(Column F) Allowance Balance: Purchased Credit- Impaired Loans		
	ı	310-10-35)		310-10-35)		C 450-20)	(AS	C 450-20)	(ASC 310-30	))	(ASC 310-30	0)	
Dollar Amounts in Thousa	<b>∄</b> €ON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	ıRCON	Bil   Mil   Tho	ı RCON	Bil   Mil   Tho	ı RCON	Bil   Mil   Tho	þ
1. Real estate loans:													l
a. Construction loans	M708	N/A	M709	N/A	M710	N/A	M711	N/A	M712	N/A	M713	N/A	1.a
b. Commercial real estate loans	M714	N/A	M715	N/A	M716	N/A	M717	N/A	M719	N/A	M720	N/A	1.b
c. Residential real estate loans	M721	N/A	M722	N/A	M723	N/A	M724	N/A	M725	N/A	M726	N/A	1.c
2. Commercial loans(2)	M727	N/A	M728	N/A	M729	N/A	M730	N/A	M731	N/A	M732	N/A	2
3. Credit cards	M733	N/A	M734	N/A	M735	N/A	M736	N/A	M737	N/A	M738	N/A	3
4. Other consumer loans	M739	N/A	M740	N/A	M741	N/A	M742	N/A	M743	N/A	M744	N/A	4
5. Unallocated, if any							M745	N/A					5
6. Total (sum of													l
items 1.a through 5)(3)	M746	N/A	M747	N/A	M748	N/A	M749	N/A	M750	N/A	M751	N/A	6

<sup>1.</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

<sup>2.</sup> 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.

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

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## **Schedule RI-E—Explanations**

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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.)

(See instructions for details.)					
				Year-to-date	
Dollar Amou	RIAD	Bil   Mil   Thou	I		
1. Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than \$25,000 that exceed 3 percent	t of Sch	edule RI, ite	2010		_
a. Income and fees from the printing and sale of checks			C013	0	1.a
<ul> <li>b. Earnings on/increase in value of cash surrender value of life insurar</li> </ul>			C014	0	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	<del>- 5279</del> -	0	1.f
gr barne cara ana create cara interchange reco				0	1.g
h. Gains on bargain purchases			J447	0	1.h
_TEXT					
i. 4461			4461	0	1.i
j. 4462			4462	0	1.j
k. 4463			4463	0	1.k
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Sc	hedule	RI, item 7.d			
a. Data processing expenses		,	C017	0	2.a
b. Advertising and marketing expenses			0497	0	2.b
c. Directors' fees			4136	0	2.c
d. Printing, stationery, and supplies			C018	0	2.d
e. Postage			8403	0	2.e
f. Legal fees and expenses			4141	0	2.f
q. FDIC deposit insurance assessments			4146	0	2.g
h. Accounting and auditing expenses			F556	0	2.h
i. Consulting and advisory expenses			F557	0	2.i
j. Automated teller machine (ATM) and interchange expenses			F558	0	2.j
k. Telecommunications expenses			F559	0	2.k
TEXT					
I. 4464 Fund Adivsor Expense			4464	56	2.l
m. 4467			4467	0	2.m
n. <mark>4468</mark>			4468	0	2.n
3. Extraordinary items and other adjustments and applicable income tax effect	t (from	Schedule R1			
item 11) (itemize and describe all extraordinary items and other adjustmen					
TEXT					
a.(1) 4469			4469	0	3.a.1
(2) Applicable income tax effect	4486	0			3.a.2
b.(1) 4487			4487	0	3.b.1
(2) Applicable income tax effect	4488	0			3.b.2
c.(1) 4489			4489	0	3.c.1
(2) Applicable income tax effect	4491	0			3.c.2
		·		·	

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

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):

4521 4522

RIAD **YES / NO** 4769 NO

0 6.a 6.b

7

5.

a. 4521 b. 4522

Comments?

4769

Other explanations (please type or print clearly): TEXT ( 70 characters per line )

<b>Provident Trust Com</b>	pany
Legal Title of Bank	-
Waukesha	
City	
WI	53188
State	Zip Code

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## **Consolidated Report of Condition for Insured Banks** and Savings Associations for March 31, 2014

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

#### Schodule RC—Ralance Sheet

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Schedule KC—Balance Sheet			
Dollar Amounts in Thousands	RCON	Tril Bil Mil Tho	u
Assets			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin(1)	0081	3,128	1.a
b. Interest-bearing balances(2)	0071	12	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	3,844	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	0	4.a
b. Loans and leases, net of unearned income B528 C			4.b
c. LESS: Allowance for loan and lease losses (must equal Report of Income			
			4.c
Schedule RI B, part II, item 7) [3123] C d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529	0	4.d
5. Trading assets (from Schedule RC-D)	3545	0	5
Premises and fixed assets (including capitalized leases)	2145	1	6
7. Other real estate owned (from Schedule RC-M)	2150	0	7
8. Investments in unconsolidated subsidiaries and associated companies	2130	0	8
Direct and indirect investments in real estate ventures	3656	0	9
10. Intangible assets:			
a. Goodwill	3163	538	10.a
b. Other intangible assets (from Schedule RC-M)	0426	0	10.b
11. Other assets (from Schedule RC-F)	2160	0	11
12. Total assets (sum of items 1 through 11)	2170	7,523	12

<sup>(1)</sup> Includes cash items in process of collection and unposted debits.(2) Includes time certificates of deposit not held for trading.

<sup>(3)</sup> Includes all securities resale agreements, regardless of maturity.

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Dollar Amounts in Thousands	RCON Tril Bil Mil Tho	u
Liabilities		
13. Deposits:		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)  (4) Noninterest-hearing(4)  (631 0	2200 0	13.a
(1) Normiterest bearing(1)	4	13.a.1
(2) Interest-bearing 6636 0		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 0	16
17. and 18. Not Applicable		
19. Subordinated notes and debentures(7)	3200 0	19
20. Other liabilities (from Schedule RC-G)	2930 0	20
21. Total liabilities (sum of items 13 through 20)	2948 <b>0</b>	21
22. Not Applicable		

<sup>(4)</sup> Includes noninterest-bearing demand, time, and savings deposits.(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>(6)</sup> Includes all securities repurchase agreements, regardless of maturity.(7) Includes limited-life preferred stock and related surplus.

#### Schedule RC - Continued

D	ollar Amounts in Thousands RC	CON T	Fril Bil Mil Thd	J
Equity Capital Bank Equity Capital				
• • •	30	020	0	22
23. Perpetual preferred stock and related surplus		838		23
24. Common stock	32	230	400	24
25. Surplus (excludes all surplus related to preferred stock)	38	839	1,667	25
26. a. Retained earnings	36	632	5,375	26.a
b. Accumulated other comprehensive income(1)	B5	530	81	26.b
c. Other equity capital components (2)		130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	32	210	7,523	27.a
b. Noncontrolling (minority) interests in consolidated subsidiari	es 30	000	0	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G1	105	7,523	28
29. Total liabilities and equity capital (sum of items 21 and 28)	33	300	7,523	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 Number M.1 auditors as of any date during 2013

- 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
- conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but = Compilation of the bank's financial statements by not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial 9 = No external audit work 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)
- 2 = Independent audit of the bank's parent holding company 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
  - external auditors
  - 8 = Other audit procedures (excluding tax preparation work)

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

2. Bank's fiscal year-end date

RCON	MM	/ DD
8678	12/3	31

M.2

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- (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 post retirement plan adjustments.
- (2) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

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

#### **Schedule RC-B—Securities**

Exclude assets held for trading.

Exclude assets field for trading.									
J		Held-to-maturity			Available-for-sale				
		(Column A)		(Column B)		(Column C)		(Column D)	
	l A	mortized Cost		Fair Value	Α	mortized Cos	t	`Fair Value	
Dollar Amounts in Thousar	<b>B</b> SON	Bil   Mil   Thou	<b>RCON</b>	Bil   Mil   Thou	RCON	Bil   Mil   Tho	<b>IRCON</b>	Bil   Mil   Tho	ı
U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency obligation									
(exclude mortgage-backed securit									
a. Issued by U.S. Government-	ļ								
agencies(1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-									
sponsored agencies(2)	1294	0	1295	0	1297	0	1298	0	2.b
3. Securities issued by states and									
political subdivisions in the U.S.	8496	0	8497	0	8498	2,798	8499	2,875	3

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

<sup>(2)</sup> 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.

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		Hel	d-to-m	aturity		Avai	lable-	for-sale	
		(Column A)		(Column B)	(	Column C)		(Column D)	
	IA.	mortized Cost		Fair Value	Am	ortized Cost		Fair Value	
Dollar Amounts in Thousar	₿€ON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON E	Bil   Mil   Thou	ircon	Bil   Mil   Thou	
4. Mortgage-backed securities (MBS)									
a. Residential mortgage									
pass-through securities:						- 1			
(1) Guaranteed by GNMA	G300		G301	0		1	G303	0	4.a.1
(2) Issued by FNMA and FHLMO	G304		G305		G306		G307	0	4.a.2
(3) Other pass-through securities	€308 [	0	G309	0	G310	0]	G311	0	4.a.3
<ul> <li>b. Other residential mortgage-</li> </ul>									
backed securities (include CMC									
REMICs, and stripped MBS):									
(1) Issued or guaranteed by									
U.S. Government agencies	G312	0	G313	0	G314	٥١	G315	0	4.b.1
or sportsored agencies.(1)_		U	[6313]	U	[6314]	<u> </u>	<u>G313</u>	U	4.0.1
(2) Collateralized by MBS issued									
or guaranteed by									
U.S. Government agencies	G316	0	G317	0	G318	٥١	G319	0	4.b.2
or sportsored agencies.(1)	0310	<u> </u>	0317	U	0310	<u> </u>	0317	Ü	7.0.2
(3) All other residential MBS	G320	0	G321	0	G322	٥١	G323	0	4.b.3
c. Commercial MBS:	0320	Ü	USET	Ü	OSEE	Ŭ,	0323	Ŭ	1.0.5
(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 secu		0	K147	0	K148		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).

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		He	d-to-n	naturity	Available-for-sale				
		(Column A)		(Column B)		(Column C)		(Column D)	
	l A	mortized Cost		Fair Value	l A	mortized Cos	ŧ	`Fair Value	
Dollar Amounts in Thousar	<b>∄</b> €ON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	uRCON	Bil   Mil   Tho	J
4. c. (2) Other commercial MBS:									
(a). Issued or guaranteed by	4								
U.S. Government agencie	ļ.,								
or sponsored agencies(1)	K150		K151		K152		K153		4.c.2.a
(b). All other commercial MB	K154	0	K155	0	K156	0	K157	0	4.c.2.b
<ol><li>Asset-backed securities and</li></ol>									
structured financial products:									
a. Asset-backed	2006			0		•			_
securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
b. Structured financial products:	6226		6227	0	LC220		6220		F L 1
(1) Cash	G336		G337		G338		G339		5.b.1
(2) Synthetic	G340 G344		G341		G342		G343 G347		5.b.2 5.b.3
(3) Hybrid	G344	0	G345	U	G346	U	G34/	U	5.0.3
6. Other debt securities:	1737	0	1738	0	1739	1/10	1741	151	6.a
a. Other domestic debt securities_	1742		1743	0			1746		6.b
b. Other Foreign debt securities	1/72		1773	U	1/77	U	1740	- Ŭ	0.0
7. Investments in mutual funds and									
other equity securities with readily					A510	818	A511	818	7
determinable fair values(2) 8. Total (sum of items 1 through 7)					A310	010	AJII	010	,
(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	3,764	1773	3,844	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.

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Memoranda			
Dollar Amounts in Thousands	-	l   Mil   Thou	
1. Pledged securities(1)	0416	0	M.1
2. Maturity and repricing data for debt securities(1,2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states			
and political subdivisions in the U.S.; other non-mortgage debt securities; and			
mortgage pass-through securities other than those backed by closed-end			
first lien 1-4 family residential mortgages with a remaining maturity or			
next repricing date of:(3,4)			
(1) Three months or less	A549	85	
(2) Over three months through 12 months	A550	253	M.2.a.2
(3) Over one year through three years	A551		M.2.a.3
(4) Over three years through five years	A552	711	
(5) Over five years through 15 years	A553	338	
(6) Over 15 years	A554	0	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien			
1-4 family residential mortgages with a remaining maturity or			
next repricing date of:(3,5)			
(1) Three months or less	A555	0	
(2) Over three months through 12 months	A556		M.2.b.2
(3) Over one year through three years	A557		M.2.b.3
(4) Over three years through five years	A558		M.2.b.4
(5) Over five years through 15 years	A559		M.2.b.5
(6) Over 15 years	A560	0	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS;			
exclude mortgage pass-through securities) with an expected average life of:(6)			
(1) Three years or less	A561	0	
(2) Over three years	A562	0	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less			
(included in Memorandum items 2.a through 2.c above)	A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or			
trading securities during the calendar year-to-date (report the amortized cost at date			
of sale or transfer)	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale			
accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	
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.

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## **Schedule RC-B—Continued**

Memoranda — Continued

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

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

Schedule KC-B—Collu	Schedule RC-B—Condinued								
		d-to-maturity		ailable-for-sale					
Memoranda — Continued	(Column A)	(Column B)	(Column C)	(Column D)					
	Amortized Cost	Fair Value	Amortized Cos	t Fair Value					
<u>Dollar Amounts in Thousar</u>	BSON Bil   Mil   Thou	RCON Bil   Mil   Thou	RCON Bil   Mil   Tho	uRCON Bil   Mil   Thou	J				
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		G353 0	G354 0	G355 0	M.6.b				
c. Corporate and	G356 0	G357 0	G358 0	G359 0	M.6.c				
similar loans									
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				
<ul> <li>f. Diversified (mixed)         pools of structured financial         products</li> </ul>	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				

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## **Schedule RC-C—Loans and Lease Financing Receivables**

## Part I. Loans and Leases

(1) loans and leases held for investment, net of unearmed income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for investment, net of unearmed income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.  1. Loans secured by real estate:  a. Construction, land development, and other land loans:  (2) Other construction loans and all land development and other land loans  b. Secured by farmland (including farm residential and other improvement c. Secured by 1-4 family residential properties:  (1) Revolving, open-end loans secured by 1-4 family residential properties:  (2) Closed-end loans secured by 1-4 family residential properties:  (3) Secured by multifamily (5 or more) residential properties:  (4) Secured by nonfarm nonresidential properties:  (5) Secured by multifamily (5 or more) residential properties:  (6) Secured by owner-occupied nonfarm nonresidential properties:  (7) Loans secured by owner-occupied nonfarm nonresidential properties:  (8) Loans to depository institutions and acceptances of other banks in the U.S.:  (9) To other depository institutions and acceptances of other banks in the U.S.:  (1) To OLS, branches and agencies of foreign banks  5333 NI/A  (2) To other commercial banks in the U.S.  5533 NI/A  (2) To other banks in foreign countries:  (1) To OLS, branches and agencies of foreign banks  (2) To other banks in foreign countries:  (1) To OLS, addressees (domicile)  5. To non-U.S. addressees (domicile)  5. Not applicable  6. Loans to individuals for household, family, and other personal expenditure (i.e., consumer loans) (includes single payment, installment, and all student loans)  (1) Consumer loans (includes single payment, installment, and all student loans)  (2) Consumer loans (includes single payment, installment, and all student loans)  (3) Consumer loans (includes single payment, installment, and all student loans)  (4) Consumer loans (includes sing	Do not deduct the allowance for loan and lease losses or the allocated transferisk reserve from amounts reported in this schedule. Report	(Column A)	(Column B)	
Signature   Sign	(1) loans and leases held for sale at the lower of cost or fair value,	To Be Complete	ed To Be Complete	d
(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  1. Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans (2) Other construction loans and all land development and other land loans. b. Secured by farmland (including farm residential and other improvement c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential properties extended under lines of credit. (2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens. (b) Secured by junior liens. d. Secured by multifamily (5 or more) residential properties: (1) Loans secured by onnafram nonresidential properties: (2) Loans secured by onnafram nonresidential properties: (2) Loans secured by other nonfarm nonresidential properties. (1) To Other depository institutions and acceptances of other banks a. To U.S. branches and agencies of foreign banks (2) To other depository institutions in the U.S. b. To other depository institutions in the U.S. b. To other banks in foreign countries: (1) To foreign branches of other U.S. banks (2) To other banks in foreign countries: (3) Loans to finance agricultural production and other loans to farmers (4) Loans to individuals for household, family, and other personal expenditure (i.e., consumer loans) (includes purchased paper): a. Credit cards b. Other revolving credit plans c. Automobile Loans (including foreign central banks) (b) Color consumer loans (includes single payment, installment, and all student loans) (including foreign central banks) (b) Color central banks) (c) Color central banks) (c) Color central ban	(2) loans and leases held for investment, net of unearned income, and			
Exclude assets held for trading and commercial paper.  Dollar Amounts in Thousands  1. Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans (2) Other construction loans and all land development and other land loans. b. Secured by farmland (including farm residential and other improvement c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential properties: (2) Closed-end loans secured by 1-4 family residential properties: (3) Secured by multifamily (5 or more) residential properties: (1) Loans secured by multifamily (5 or more) residential properties e. Secured by multifamily (5 or more) residential properties (2) Loans secured by other nonfarm nonresidential properties (3) N/A (2) To other depository institutions in the U.S. (3) N/A (4) To other depository institutions in the U.S. (5) Essal N/A (5) To other depository institutions in the U.S. (6) Essal N/A (7) To other banks in foreign countries (8) Essal N/A (8) To other banks in foreign countries (9) Loans to finance agricultural production and other loans to farmers (1) To foreign branches of other U.S. banks (1) To non-U.S. addressees (domicile) (1) To non-U.S. addressees (domicile) (1) To solution production and other loans to farmers (1) Essal N/A (2) To other banks in foreign countries (1) Consercial and industrial loans (2) To other banks in foreign countries (3) Consercial and ind				
Dollar Amounts in Thousands   RCON Bil   Mil   Thousands   Thousands   RCON Bil   Mil   Thousands   Thousands   RCON Bil   Mil   Thousands   Thousan		in Total Assets(	[]	
a. Construction, fand development, and other land loans: (1) 1.4 family residential construction loans (2) Other construction loans and all land development and other land loans. b. Secured by farmland (including farm residential and other improvement c. Secured by 1.4 family residential properties: (1) Revolving, open-end loans secured by 1.4 family residential properties extended under lines of credit. (2) Closed-end loans secured by 1.4 family residential properties: (a) Secured by first liens (b) Secured by instrit liens (c) Secured by instrit liens (d) Secured by milifamily (5 or more) residential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (2) Loans to depository institutions and acceptances of other banks a. To commercial banks in the U.S.: (1) To U.S. branches and agencies of foreign banks (2) To other commercial banks in the U.S. (2) To other depository institutions in the U.S. (1) To foreign branches of other U.S. banks (2) To other banks in foreign countries: (1) To foreign branches of other U.S. banks (2) To other banks in foreign countries (3) Loans to finance agricultural production and other loans to farmers (1) To Oxidersees (domicile) (2) To other banks in foreign countries (3) Loans to finance agricultural production and other loans to farmers (1) To Greign branches of other U.S. banks (2) To other banks in foreign countries (3) Loans to finance agricultural production and other loans to farmers (1) To Greign branches of other U.S. banks (2) To other very large of the U.S. (3) Loans to finance agricultural production and other loans to farmers (1) To foreign branches of other u.S. banks (3) N/A (4) To the very large of the very larg	Dollar Amounts in Thousands	RCON Bil   Mil   Tho	RCON Bil   Mil   Thou	
a. Construction, fand development, and other land loans: (1) 1.4 family residential construction loans (2) Other construction loans and all land development and other land loans. b. Secured by farmland (including farm residential and other improvement c. Secured by 1.4 family residential properties: (1) Revolving, open-end loans secured by 1.4 family residential properties extended under lines of credit. (2) Closed-end loans secured by 1.4 family residential properties: (a) Secured by first liens (b) Secured by instrit liens (c) Secured by instrit liens (d) Secured by milifamily (5 or more) residential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (2) Loans to depository institutions and acceptances of other banks a. To commercial banks in the U.S.: (1) To U.S. branches and agencies of foreign banks (2) To other commercial banks in the U.S. (2) To other depository institutions in the U.S. (1) To foreign branches of other U.S. banks (2) To other banks in foreign countries: (1) To foreign branches of other U.S. banks (2) To other banks in foreign countries (3) Loans to finance agricultural production and other loans to farmers (1) To Oxidersees (domicile) (2) To other banks in foreign countries (3) Loans to finance agricultural production and other loans to farmers (1) To Greign branches of other U.S. banks (2) To other banks in foreign countries (3) Loans to finance agricultural production and other loans to farmers (1) To Greign branches of other U.S. banks (2) To other very large of the U.S. (3) Loans to finance agricultural production and other loans to farmers (1) To foreign branches of other u.S. banks (3) N/A (4) To the very large of the very larg	1. Loans secured by real estate:			
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(1) To foreign branches of other U.S. banks B536 N/A (2) To other banks in foreign countries B537 N/A 2.c.2  3. Loans to finance agricultural production and other loans to farmers 1590 0 3  4. Commercial and industrial loans 1766 0 4  a. To U.S. addressees (domicile) 1763 N/A 4.a  b. To non-U.S. addressees (domicile) 1764 N/A 4.b  5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): a. Credit cards b. Other revolving credit plans B539 0 6.b c. Automobile Loans d. Other consumer loans (includes single payment, installment, and all student loans) 10 6.c  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 subdivi				
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3. Loans to finance agricultural production and other loans to farmers		B537 N/A		2.c.2
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b. To non-U.S. addressees (domicile) 1764 N/A 4.b  5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): a. Credit cards b. Other revolving credit plans c. Automobile Loans d. Other consumer loans (includes single payment, installment, and all student loans)  7. Loans to foreign governments and official institutions (including foreign central banks)  8. Obligations (other than securities and leases) of states and political subdiv		1763 N/A		4.a
5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): a. Credit cards b. Other revolving credit plans c. Automobile Loans d. Other consumer loans (includes single payment, installment, and all student loans)  7. Loans to foreign governments and official institutions (including foreign central banks)  8. Obligations (other than securities and leases) of states and political subdiv		1764 N/A		4.b
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): a. Credit cards b. Other revolving credit plans c. Automobile Loans d. Other consumer loans (includes single payment, installment, and all student loans)  7. Loans to foreign governments and official institutions (including foreign central banks)  8. Obligations (other than securities and leases) of states and political subdiv				
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d. Other consumer loans (includes single payment, installment, and all student loans)  7. Loans to foreign governments and official institutions (including foreign central banks)  8. Obligations (other than securities and leases) of states and political subdiv				6.c
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8. Obligations (other than securities and leases) of states and political subdiv	(including foreign central banks)		2081 0	7
' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	8. Obligations (other than securities and leases) of states and political subdivi			
	in the U.S		2107 0	8

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

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Part I. Continued	(Column A)	(Column B)	
- 4. C = - CO. G	To Be Complete	` ,	ed
	by Banks with	by All Banks	
	\$300 Million or M	ore	
Dollar Amounts in Thousands	in Total Assets(	.)	
	RCON Bil   Mil   Tho	IRCON Bil   Mil   Tho	ı
9. Loans to nondepository financial institutions and other loans:			
a. Loans to nondepository financial institutions		J454 O	9.a
b. Other loans		J464 O	9.b
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545 N/A		9.b.1
(2) All other loans (exclude consumer loans)	J451 N/A		9.b.2
10. Lease financing receivables (net of unearned income)		2165 0	10
a. Leases to individuals for household, family, and other personal			
expenditures (i.e., consumer leases)	F162 N/A		10.a
b. All other leases	F163 N/A		10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above		2123 0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through			
10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)		2122 <b>0</b>	12

Memoranda			_
	Dollar Amounts in Thousands	RCON Bil   Mil   Tho	<b>ի</b>
1.Loans restructured in troubled debt restructurings that are terms(included in Schedule RC-C, Part 1, and not reported as 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	d other land loans	K159 0 F576 0	M.1.a.2
b. Loans secured by 1-4 residential properties		K160 0	
c. Secured by multifamily (5 or more) residential properties_		K100   0	14.1.0
<ul> <li>d. Secured by nonfarm nonresidential properties:</li> <li>(1) Loans secured by owner-occupied nonfarm nonreside</li> <li>(2) Loans secured by other nonfarm nonresidential properties</li> </ul>		K161 0 K162 0	M.1.d.2
e. Commercial and Industrial loans:		K256 <b>0</b>	M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by total assets (1) (Sum of Memorandum items 1.e.(1) and (2)	panks with \$300 million or more in must equal Memo <del>randum item 1 e):</del>		
(1) To U.S.addressees (domicile)	1V1621 NI/A		M.1.e.1 M.1.e.2
f. All other loans(include loans to individuals for household, expenditures)	family, and other personal	K165 0	M.1.f
Itemize loan categories included in memorandum item 1.f, total loans restructured in troubled debt restructutings that modified terms(sum of memorandum items 1.a through 1.e	are in compliance with their		
(1) Loans secured by farmland	,	K166 0	M.1.f.1
<ul><li>(2) Loans to depository institutions and acceptances of ot</li><li>(3) Not applicable</li></ul>	her banks	K167 0	M.1.f.2

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

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#### Schedule RC-C—Continued

#### **Part I. Continued**

Memoranda — Continued		RCON Bil   Mi	l   Thou	
1.f. (4) Loans to individuals for household, family, an	d other personal expenditures:			
(a) Credit Cards		K098	0	<u>M.</u> 1.f.4(a)
(b) Automobile Loans		K203	0	M.1.f.4(b)
(c) Other (includes revolving credit plans other	er than credit cards and other consumer			
loans)		K204	0	M.1.f.4(c)
(5) Loans to foreign govenments and official inst		K212	0	M.1.f.5
(6) Other loans(1)		K267	0	M.1.f.6
Memorandum item 1.f.(6)(a) is to be completed	by(2):			
- Banks with \$300 million or more in total assets				
- Banks with less than \$300 million in total asset	s 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	11.(0), above	K168	N/A	M.1.f.6(a)
2. Maturity and repricing data for loans and leases (e	excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 fa	amily residential properties			
(reported in Schedule RC-C, part I, item 1.c.(2)	(a), column B, above) with a remaining mat			
or next repricing date of:(3,4)				
(1) Three months or less		A564	0	M.2.a.1
(2) Over three months through 12 months		A565	0	M.2.a.2
(3) Over one year through three years		A566	0	M.2.a.3
(4) Over three years through five years		A567	0	M.2.a.4
(5) Over five years through 15 years		A568	0	M.2.a.5
(6) Over 15 years		A569	0	M.2.a.6
b. All loans and leases (reported in Schedule RC-C	, part I, items 1 through 10, column B, abov			
EXCLUDING closed-end loans secured by first li	ens on 1-4 family residential properties			
(reported in Schedule RC-C, part I, item 1.c.(2	)(a), column B, above) with a remaining ma			
or next repricing date of:(3,5)				
(1) Three months or less		A570	0	M.2.b.1
(2) Over three months through 12 months		A571	0	M.2.b.2
(3) Over one year through three years		A572	0	M.2.b.3
(4) Over three years through five years		A573	0	M.2.b.4
(5) Over five years through 15 years		A574	0	M.2.b.5
(6) Over 15 years		A575	0	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, p				
with a REMAINING MATURITY of one year or I	ess (excluding those in honaccidal status)	A247	0	M.2.c
3. Loans to finance commercial real estate, construct	ion, and land development activities			
(not secured by real estate)				
included in Schedule RC-C, part I, items 4 and 9,	column B(6)	2746	0	M.3
4. Adjustable rate closed-end loans secured by first li				
(included in Schedule RC-C, part I, item 1.c.(2)(a)	, column B)	5370	0	M.4

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

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

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

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

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

<sup>(5)</sup> 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.

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## **Schedule RC-C—Continued**

## Part I. Continued

Dollar Amounts in Thousands	Name and a Constitute of Dellay Amounto in Thousands	DCON BILLMILL	
Loans secured by real estate to non-U.S. addressees (domicile)   Recolumn B)   Reconstructions (included in Schedule RC-C, part I, items I, excluding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report are credit card receivables (as defined in the instructions) that exceed \$500 million as of the report are credit card specialty banks as defined for Uniform Bank Performance Report purposes.  6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.3.   Memorandum item 7 is to be completed by all banks.   Caption 10   M.A.	Memoranda — Continued Dollar Amounts in Thousands	RCON BII   MII	i nou
(Included in Schedule RC-C, part I, Items 1.a through 1.e, column B)  Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, his credit card receivables (as defined in the instructions) that exceed \$500 million as of the report or are credit card fees and finance charges included in Schedule RC-C, part I, Item 6.a.  Memorandum item 7 is to be completed by all banks.  7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ACS 103-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, Items 1 through 9  8. Closed-end loans with negative amortization features secured by 1-4 family residential properties a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, Items 1.c.(2)(a) an EPB00  M.R.a.  Memorandum items 8.a 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 in Schedule RC-C, part I, Items 1.c.(2)(a) an EPB00  M.B.a.  M.B.a.  M.B.a.  M.B.a.  M.B.b.  Crotal amount of negative amortization on closed-end loans secured by 1-4 family residential properties in p			
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, has credit card receivables (as defined in the instructions) that exceed \$500 million as of the report of a recredit card feed by completed by banks that (1) together with affiliated institutions, has credit card fees and finance charges included in Schedule RC-C, part 1, item 6.a.  Memorandum item 7 is to be completed by all banks.  7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):  a. Outstanding balance  b. Carrying amount included in Schedule RC-C, part 1, items 1 through 9.  c. Closed-end loans with negative amortization features secured by 1-4 family residential properties  a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part 1, items 1 inc.(2)(a) and 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 1, items 1.c. (2)(a) and because of the lesser of \$100 million or 5 percent of total loans and leases, net of unearmed income (as reported in Schedule RC-C, part 1, item 12, column B).  b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties (as reported in Schedule RC-C, part 1, items 12, column B).  b. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties (as reported in Schedule RC-C, part 1, items 12, column B).  b. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties (as reported by 1-4 family residential properties).  C. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties (as part 1, items 1 throu		D027 N	1/A M F
are credit card receivables (as defined in the instructions) that exceed \$500 million as of the report of are credit card specially banks as defined for Uniform Bank Performance Report purposes.  6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.  Memorandum item 7 is to be completed by all banks.  7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):  a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9  6. Closed-end loans with negative amortization features secured by 1-4 family residential properties a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, items 1.c.(2)(a) and 12800  Memorandum items 8. Da and 8. care to be completed by banks that had closed-end loans with negative amortization in the 8. a so of December 31, 2013, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).  b. Total maximum remaining amount of negative amortization on closed-end loans secured by 1-4 family residential properties in Closed in Schedule RC-C, part I, item 12, column B).  b. Total mount of negative amortization on closed-end loans secured by 1-4 family residential properties in Closed in Schedule RC-C, part I, items 1.c.(2)(a), and 1.c.(2)(b).  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):  a. Loans secured by 1-4 family residential properties:  (1) Construction, land development, and other land loans  (2) Secured by firmliand (including farm residential properties and extended under lines of credit  (b) Closed-end loans secured by 1-4 family residential properties  (a) Revolving, open-end loans secu			M/A M.5
are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding redit card fees and finance charges included in Schedule RC-C, part I, item 6.a.  Memorandum item 7 is to be completed by all banks. 7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9. 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1, 2013, part 2, 100 part			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, Item 6.a.  Memorandum Item 7 is to be completed by all banks. 7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, Items 1 through 9 c. Cargol on M.7.b  8. Closed-end loans with negative amortization features secured by 1-4 family residential propertal object of loans with negative amortization features secured by 1-4 family residential propertal object in Schedule RC-C, part I, Items 1.c.(2)(a) and 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 (in Schedule RC-C, part I, Items 1.c.(2)(a) and 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 in Schedule RC-C, part I, Items 1.c.(b) (and an eleases, net of unearned income (as reported in Schedule RC-C, part I, Items 1 for logative amortization on closed-end loans secured by 1-4 family residential properties in Colosed-end loans secured by 1-4 family residential properties in Included in Schedule RC-C, part I, Items 1 (c.(2)(a), and 1.c.(2)(b)  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, Items 1 through 9, at fair value under a fair value option.  10. Loans measured at fair value (included in Schedule RC-C, part I, Items 1 through 9, at fair value under a fair value option.  11. Construction, land development, and other land loans  12. Secured by familiand (including farm residential and other improvements)  13. Secured by 1-4 family residential properties  14. (b) Closed-end loans secured by 1-4 family residential properties  15. NA M.10.a.3.b.1  16. Closed-end loans secu			
part I, item 6.a.			
Memorandum item 7 is to be completed by all banks. 7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 c. Credit of the completed by a mortization features secured by 1-4 family residential properties. a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties. by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and FPB0V 0 c. Total amount of expective amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties of \$100 million or 5 percent of total loans and leases, net of unearmed income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(2)(a), and I.c.(2)(b). C. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(2)(a), and I.c.(2)(b). C. Total amount of negative amortization on closed-end loans secured by I-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(2)(a), and I.c.(2)(b). C. Total amount of negative amortization on closed-end loans secured by I-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(2)(a), and I.c.(2)(b). C. Total amount of negative amortization on closed-end loans secured by Inc.(2)(a) Inc.(2)(b). C. Total			1/4
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 b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 c. Cosed-end loans with negative amortization features secured by 1-4 family residential propertian a Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential propertian (included in Schedule RC-C, part I, items 1, C.(2)(a) and CEBOU 0 M.8.a  Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, item 12, column 8). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties or considered in Schedule RC-C, part I, item 12, column 8). c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a back of the completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans neasured at fair value (included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans neasured at fair value (included in Schedule RC-C, part I, items 1 through 9): a. Loans secured by 1-4 family residential properties:  (1) Construction, land development, and other land loans (2) Secured by funding farm residential and other improvements)  (3) Secured by 1-4 family residential properties:  (1) Construction, land development, and other land loans (2) Secured by puntifamily (5 or mor	part I, item 6.a.	C391 I	M.6
FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 c. Casol 0 M.7.b  8. Closed-end loans with negative amortization features secured by 1-4 family residential propert a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) an EFB0) 0 M.8.a  Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2013, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a a Scale N/A 9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(2), 1.c.(2)(a), and 1.c.(2)(b)).  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 option. 10. Loans measured at fair value (including farm residential and other improvements)  (2) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (c) Secured by first liens (d) Secured by forecomment in secured by 1-4 family residential properties (e) Secured by notif			
a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 C780 C780 C180 C180 C180 C180 C180 C180 C180 C1			
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9  8. Closed-end loans with negative amortization features secured by 1-4 family residential propert a. Total carrying amount included in Schedule RC-C, part I, items 1.c.(2)(a) and FEBBN 0  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, item 1.c.(2)(a) and FEBBN 0  M.8.a  Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, item 1 the carrying amount reported in Memorandum item 8.a a 5252 N/A M.8.c  9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option. 10. Loans measured at fair value (including farm residential and other improvements)  (2) Secured by 1-4 family residential properties: (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (c) Secured by first liens (d) Secured by first liens (e) Secured by first liens (f) Secured by forecast liens (f) Secured by forecast liens (g) Secured by nonfarm nonresidential properties (g) Secured by nonfarm nonresidential properties (g) Secured by nonfarm nonresidential pro		_	0 14.7
8. Closed-end loans with negative amortization features secured by 1–4 family residential properta.  a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule R.C-C, part I, titems 1.c.(2)(a) and EBBD    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 R.C-C, part I, titems 1.c.(2) (a) and EBBD    D. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties   C. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties   C. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule R.C-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))  9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule R.C-C, part I, items 1 through 9); a. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule R.C-C, part I, items 1 through 9); a. Loans secured by real estate:  (1) Construction, land development, and other land loans   (2) Secured by farmland (included in Schedule R.C-C, part I, items 1 through 9); a. Loans secured by 1–4 family residential properties:  (a) Revolving, open-end loans secured by 1–4 family residential properties:  (a) Revolving, open-end loans secured by 1–4 family residential properties:  (b) Closed-end loans secured by 1–4 family residential properties:  (c) Secured by first liens (c) Secured by multifamily (5 or more) residential properties  (d) Secured by multifamily (5 or more) residential properties  (e) Secured by multifamily (5 or more) residential properties  (f) Secured by multifamily (5 or more) residential properties  (g) Secured by nonfarm nonresidential pr			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and PBM)    Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2013, that exceded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).  b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties c. Total amount of negative amortization or closed-end 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)  Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9): a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by farmland (including farm residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties  and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by piniori liens (2) Secured by piniori liens (5) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Commercial and industrial loans (7) Secured by nonfarm nonresidential properties (8) N/A M.10.a.3.b.1 (9) Secured by nonfarm nonresidential properties (1) Corat cards (1) C	b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		0 M.7.b
by 1—4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) an EPBO	8. Closed-end loans with negative amortization features secured by $1-4$ family residential propert		
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, a so f December 31, 2013, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column 8).  b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties  c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a a  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)).  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  11. Construction, land development, and other land loans  (2) Secured by real estate:  (1) Construction, land development, and other land loans  (2) Secured by fart limes of credit  (3) Secured by investidential properties:  (a) Revolving, open-end loans secured by 1-4 family residential properties  and extended under lines of credit  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by invital lines of credit  (5) Secured by multifamily (5 or more) residential properties  (2) Secured by invital lines of credit  (3) Secured by multifamily (5 or more) residential properties  (4) Secured by morfarm nonresidential properties  (5) Secured by nonfarm nonresidential properties  (5) Secured by nonfarm nonresidential properties  (5) Secured by nonfarm nonresidential properties  (6) Construction lin	a. Total carrying amount of closed-end loans with negative amortization features secured		
with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2013, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).  b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.  c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the carrying amount reported in Memorandum item 8.a a Rail in the Carrying amount reported in Memorandum item 8.a a Rail in the Carrying amount reported in Memorandum item 8.a a Rail in the Carrying amount reported in Memorandum item 8.a a Rail in the Carrying amount reported in the Carryin	by $1-4$ family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) an	cF2B0)	0 M.8.a
in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2013, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearmed income (as reported in Schedule RC-C, part I, item 12, column B).  b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.  C. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties in cluded in the carrying amount reported in Memorandum item 8.a a ROAD N/A M.8.c.  9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):  a. Loans secured by real estate:  (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements)  (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  (b) Closed-end loans secured by 1-4 family residential properties  (1) Secured by first liens  (2) Secured by multifamily (5 or more) residential properties  (5) Secured by multifamily (5 or more) residential properties  5582  N/A  M.10.a.3.b.1  (5) Secured by monfarm nonresidential properties  5583  N/A  M.10.a.5  b. Commercial and industrial loans  C. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):  (1) Credit cards  (2) Other revolving credit plans  (3) Automobile loans  (4) Other consumer loans			
the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).  b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a a broad in the carrying amount reported in Memorandum item 8.a a broad in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))  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))  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):  a. Loans secured by real estate:  (1) Construction, land development, and other land loans  (2) Secured by farmland (including farm residential and other improvements)  (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  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens  (2) Secured by institiens  (3) Secured by nonfarm nonresidential properties  (5) Secured by incomplement of the secure of the			
(as reported in Schedule RC-C, part I, item 12, column B).  b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.  c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties in clouded in the carrying amount reported in Memorandum item 8.a a 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))  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):  a. Loans secured by real estate:  (1) Construction, land development, and other land loans	in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2013, that exceeded		
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c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a a 5262 N/A M.8.c  9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) F577 O M.9  Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.  10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):  a. Loans secured by real estate:  (1) Construction, land development, and other land loans F578 N/A M.10.a.1  (2) Secured by farmland (including farm residential and other improvements) F579 N/A M.10.a.2  (3) Secured by 1-4 family residential properties:  (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit F580 N/A M.10.a.3.a  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens F581 N/A M.10.a.3.b.1  (2) Secured by multifamily (5 or more) residential properties F583 N/A M.10.a.4  (5) Secured by nonfarm nonresidential properties F584 N/A M.10.a.5  b. Commercial and industrial loans F585 N/A M.10.a.5  c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):  (1) Credit cards F586 N/A M.10.c.2  (3) Automobile loans K196 N/A M.10.c.3  (4) Other revolving credit plans K196 N/A M.10.c.4	b. Total maximum remaining amount of negative amortization contractually permitted on		
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and extended under lines of credit  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens  (2) Secured by junior liens  (3) Secured by multifamily (5 or more) residential properties  (5) Secured by nonfarm nonresidential properties  (5) Secured by nonfarm nonresidential properties  (5) Secured by nonfarm nonresidential properties  (6) Commercial and industrial loans  (7) Commercial and industrial loans  (8) Commercial and industrial loans  (9) Credit cards  (1) Credit cards  (1) Credit cards  (2) Other revolving credit plans  (3) Automobile loans  (4) Other consumer loans  (5) Secured by multifamily (5 or more) residential properties  (8) M.10.a.3.b.1  (9) M.10.a.3.b.1  (10.a.3.b.1	(3) Secured by 1-4 family residential properties:		
(b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) Secured by multifamily (5 or more) residential properties (8) M.A M.10.a.4 (9) M.10.a.5 (1) M.10.a.4 (1) Credit cards (1) Credit cards (2) Other revolving credit plans (2) Other revolving credit plans (3) Automobile loans (4) Other consumer loans (5) Secured by first liens (5) Secured by M.10.a.3 (4) Other consumer loans (5) Secured by multifamily residential properties (5) Secured by M.10.a.3.b.1 (A) M.10.a.3 (A) Other consumer loans (A) M.10.a.3 (B) M.10.a.3 (B	(a) Revolving, open-end loans secured by 1-4 family residential properties		
(1) Secured by first liens F581 N/A M.10.a.3.b.1 (2) Secured by junior liens F582 N/A M.10.a.3.b.2 (4) Secured by multifamily (5 or more) residential properties F583 N/A M.10.a.4 (5) Secured by nonfarm nonresidential properties F584 N/A M.10.a.5 b. Commercial and industrial loans F585 N/A M.10.b c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F586 N/A M.10.c.1 (2) Other revolving credit plans F587 N/A M.10.c.2 (3) Automobile loans K196 N/A M.10.c.3 (4) Other consumer loans N/A M.10.c.4		F580 N	M.10.a.3.a
(2) Secured by junior liens (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (5) Secured by multifamily (5 or more) residential properties (5) Secured by junior liens (6) Secured by junior liens (7) M.10.a.4 (8) M.10.a.4 (9) Other revolving consumer loans (1) Credit cards (1) Credit cards (2) Other revolving credit plans (2) Other revolving credit plans (3) Automobile loans (4) Other consumer loans (7) M.10.a.4 (8) M.10.a.4 (9) M.10.a.3 (10) M.10.a.4 (11) M.10.a.4 (12) M.10.a.4 (13) M.10.a.4 (14) Other consumer loans	(b) Closed-end loans secured by 1-4 family residential properties:		
(4) Secured by multifamily (5 or more) residential properties		1301	
(5) Secured by nonfarm nonresidential properties			
(5) Secured by nonfarm nonresidential properties F584 N/A M.10.a.5 b. Commercial and industrial loans F585 N/A M.10.b c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F586 N/A M.10.c.1 (2) Other revolving credit plans F587 N/A M.10.c.2 (3) Automobile loans K196 N/A M.10.c.3 (4) Other consumer loans N/A M.10.c.4	(4) Secured by multifamily (5 or more) residential properties		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):  (1) Credit cards (2) Other revolving credit plans (3) Automobile loans (4) Other consumer loans (5) MA M.10.c.1 (6) MA M.10.c.3 (7) M.10.c.3 (8) MA M.10.c.4	(5) Secured by nonfarm nonresidential properties		
expenditures (i.e., consumer loans) (includes purchased paper):   (1) Credit cards		F585	M.10.b
(1) Credit cards       F586       N/A       M.10.c.1         (2) Other revolving credit plans       F587       N/A       M.10.c.2         (3) Automobile loans       K196       N/A       M.10.c.3         (4) Other consumer loans       K208       N/A       M.10.c.4			
(2) Other revolving credit plans       F587       N/A       M.10.c.2         (3) Automobile loans       K196       N/A       M.10.c.3         (4) Other consumer loans       K208       N/A       M.10.c.4	expenditures (i.e., consumer loans) (includes purchased paper):		
(3) Automobile loans <u>K196 N/A M.10.c.3</u> (4) Other consumer loans <u>K208 N/A M.10.c.4</u>			
(3) Automobile loans <u>K196 N/A M.10.c.3</u> (4) Other consumer loans <u>K208 N/A M.10.c.4</u>	(2) Other revolving credit plans		
(4) Other consumer loans K208 N/A M.10.c.4			
	(4) Other consumer loans		
	d. Other loans	F589   N	<u>V/A</u> ] M.10.d

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

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## **Schedule RC-C—Continued**

## Part I. Continued

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

	a	(Column A) Fair value of cquired loans nd leases at	(Column B) Gross contractu amounts receivable at	l Best es acquisit	ımn C) stimate at ion date c actual cas	
Dellas Assaurata in Theorems	1	quisition date	acquisition date		t expecte	d
Dollar Amounts in Thousand  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	RCON	Bil   Mil   Thou	RCON Bil   Mil   The		collected Mil   Thou	I
acquisition dates in the current calendar year:  a. Loans secured by real estate	G091	0	G092 0	G093	0	M.12.a
b. Commercial and industrial loans	G094	0	G095 0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures  d. All other loans and all leases	G097 G100			G099 G102	0	M.12.c M.12.d

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## **Schedule RC-C—Continued**

## Part I. Continued

Memoranda — Continued	
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	Dollar Amounts in Thousands	RCON Bil   Mil   Tho	ı
Memorandum item 13 is to be completed by banks that and other land loans (as reported in Schedule RC-C, par 100 percent of total risk-based capital (as reported in Sc	t I, item 1.a, column B) that exceed		
December 31, 2013.	,		
13. Construction, land development, and other land loans wi	th interest reserves:		
a. Amount of loans that provide for the use of interest			
Schedule RC-C, part I, item 1.a, column B)		G376 N/A	M.13.a
b. Amount of interest capitalized from interest reserves	on construction, land		
development, and other land loans that is included		RIAD	
during the guarter (included in Schedule RI, item 1		G377 N/A	M.13.b
Memorandum item 14 is to be completed by all banks.	( // //	RCON	
14. Pledged loans and leases		G378 0	M.14
Memorandum item 15 is to be completed for the December	report only.		
15. Reverse mortgages:	,		
a. Reverse mortgages outstanding that are held for inv	estment		
(included in Schedule RC-C, item 1.c, above):		RCON Bil   Mil   Tho	
(1) Home Equity Conversion Mortgage (HECM) reve	se mortgages	J466 N/A	
(2) Proprietary reverse mortgages		J467 N/A	M.15.a.2
b. Estimated number of reverse mortgage loan referral	s to other lenders during		
the year from whom compensation has been receiv			
in connection with the origination of the reverse mo	ortgages:	RCON Number	
(1) Home Equity Conversion Mortgage (HECM) rever	se mortgages	J468 N/A	M.15.b.1
(2) Proprietary reverse mortgages		J469 N/A	M.15.b.2
c. Principal amount of reverse mortgage originations th	at have been		
sold during the year:		RCON Bil   Mil   Tho	
(1) Home Equity Conversion Mortgage (HECM) reve	se mortgages	<u>1470</u> N/A	
(2) Proprietary reverse mortgages		J471 N/A	M.15.c.2

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## Schedule RC-C—Continued

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

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

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

#### **Loans to Small Businesses**

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

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.

<ol><li>Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:</li></ol>	Number	of Loan	IS
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	RCON		
exceed \$100,000.)	5562	N/A	2.a
b. "Commercial and industrial loans " reported in Schedule RC-C, part I, Item 4,(1)			
(Note: Item 4 (1) divided by the number of loans should NOT exceed \$100,000.)	5563	N/A	2.b

		(Column A)		(Column B)	
				Amount	
	1	Number		Currently	
	L	of Loans		Outstanding	
<u>Dollar Amounts in Thousands</u>	RCON		RCON	Bil   Mil   Tho	ı
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than					
or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):  a. With original amounts of \$100,000 or less	5564	N/A	5565	N/A	3.a
b. With original amounts of more than \$100,000 through \$250,000	5566		5567	N/A	3.b
c. With original amounts of more than \$250,000 through \$1,000,000	5568		5569	N/A	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4(1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4(1)):					
a. With original amounts of \$100,000 or less	5570	N/A	5571	N/A	4.a
b. With original amounts of more than \$100,000 through \$250,000	5572		5573	N/A	4.b
c. With original amounts of more than \$250,000 through \$1,000,000	5574	N/A	5575	N/A	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."

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8.a

8.b

N/A

N/A

N/A

#### Schedule RC-C—Continued

#### Part II. Continued

#### **Agricultural Loans to Small Farms**

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

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

c. With original amounts of more than \$250,000 through \$500,000 8. Number and amount currently outstanding of "Loans to finance agricultural and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum items 8.a through 8.c must be less than or equal to Schedule RC-C, part I,

b. Withoriginal amounts of more than \$100,000 through \$250,000

c. With original amounts of more than \$250,000 through \$500,000

a. With original amounts of \$100,000 or less

if NO and your bank has loans outstanding in either loan category, skip items ( If NO and your bank has no loans outstanding in both loan categories, do not o			8 below.
<ul> <li>5. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:</li> <li>a. "Loans secured by farmland (including farm residential and other improved reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the folians should NOT exceed \$100,000.)</li> </ul>	ments)"	Number of Loa RCON 5576 N/A	ns 6.a
b. "Loans to finance agricultural production and other loans to farmers" repo Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loa should NOT exceed \$100,000.)		5577 N/A	6.b
Dollar Amounts in Thousands	(Column A)  Number of Loans	(Column B) Amount Currently Outstanding RCON Bil   Mil   Tho	
7. Number and amount currently outstanding of "Loans secured by farmland (farm residential and other improvements)" reported in Schedule RC-C, part (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C item 1.b):			
a. With original amounts of \$100,000 or less		5579 N/A 5581 N/A	7.a 7.b
c With original amounts of more than \$250,000 through \$500,000	5582 N/A	5583 N/A	7.c

5584

5586

5588

N/A 5585

N/A 5587

N/A 5589

Provident Trust Company
Legal Title of Bank
FDIC Certificate Number: 57404

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## **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.

or \$2 million or more in any or the roar preceding calcular quarters.			
Dollar Amounts in Thousands	RCON B	il   Mil   Thou	
Assets	2524	21/2	_
1. U.S. Treasury securities	3531	N/A	1
U.S. Government agency obligations (exclude mortgage-backed securities)	3532 3533	N/A	2
3. Securities issued by states and political subdivisions in the U.S	3533	N/A	3
4. Mortgage-backed securities (MBS):			
<ul> <li>a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA</li> </ul>	G379	N/A	4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored			
agencies(1)(include CMOs, REMICs, and stripped MBS)	G380	N/A	4.b
c. All other residential MBS	G381	N/A	4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored			
agencies(1)	K197	N/A	4.d
e. All other commercial MBS	K198	N/A	4.e
5. Other debt securities			
a. Structured financial products:			
(1) Cash	G383	N/A	5.a.1
(2) Synthetic	G384	N/A	5.a.2
(3) Hybrid	G385	N/A	5.a.3
b. All other debt securities	G386	N/A	5.b
5. Loans:			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F604	N/A	6.a.1
(2) Secured by farmland (including farm residential and other improvements)	F605	N/A	6.a.2
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties			
and extended under lines of credit	F606	N/A	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F607	N/A	6.a.3.b.1
(2) Secured by junior liens	F611	N/A	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F612	N/A	6.a.4
(5) Secured by nonfarm nonresidential properties	F613	N/A	6.a.5
b. Commercial and industrial loans	F614	N/A	6.b
c. Loans to individuals for household, family, and other personal			
expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F615	N/A	6.c.1
(2) Other revolving credit plans	F616	N/A	6.c.2
(3) Automobile Loans	K199	N/A	6.c.3
(4) Other consumer loans	K210	N/A	6.c.4
d. Other loans	F618	N/A	6.d
7. and 8. Not applicable		21/2	_
9. Other trading assets	3541	N/A	9
). Not applicable		21/2	
Derivatives with a positive fair value	3543	N/A	11
2. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	N/A	12
abilities	RCON B	il   Mil   Thou	
3. a. Liability for short positions	3546	N/A	13.a
b. Other trading liabilities	F624	N/A	13.b
4. Derivatives with a negative fair value	3547	N/A	14
4 Derivatives with a negative fair value			

<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

Memoranda  Dollar Amounts in Thousands	RCON Bil	Mil I Thou	
Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D,	KCON DII	MIII   THOU	
items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F625	N/A	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	N/A	M.1.a.2
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties			
and extended under lines of credit	F627	N/A	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F628	N/A	M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A	M.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A	M.1.a.5
b. Commercial and industrial loans	F632	N/A	M.1.b
c. Loans to individuals for household, family, and other personal			
expenditures (i.e., consumer loans) (includes purchased paper):	F622	N/A	M.1.c.1
(1) Credit cards	F633 F634	N/A	M.1.c.2
(2) Other revolving credit plans	K200	N/A	M.1.c.3
(3) Automobile Loans	K211	N/A	M.1.c.4
(4) Other consumer loansd. Other loans	F636	N/A	M.1.d
Cons measured at fair value that are past due 90 days or more:	1030	1 177 \	11110
a. Fair value	F639	N/A	M.2.a
b. Unpaid principal balance	F640	N/A	M.2.b
Structured financial products by underlying collateral or reference assets (sum of			
Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1)			
through (3)):			
a. Trust preferred securities issued by financial institutions	G299	N/A	M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332	N/A	M.3.b
c. Corporate and similar loans	G333	N/A	M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored			
enterprises (GSEs)	G334	N/A	M.3.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	N/A	M.3.e
f. Diversified (mixed) pools of structured financial products	G651	N/A	M.3.f
g. Other collateral or reference assets	G652	N/A	M.3.g
4. Pledged trading assets:	6207	N/A	M 4 5
a. Pleged securities	G387 G388	N/A N/A	M.4.a M.4.b
b. Pledged Loans	G.388	IN/A	ע.ויו.
Management in itaria E through 10 and to be completed by hards that consisted according			
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding			
calendar quarters.			
5. Asset-backed securities:			
a. Credit card receivables	F643	N/A	M.5.a
b. Home equity lines	F644	N/A	M.5.b
c. Automobile loans	F645	N/A	M.5.c
d. Other consumer loans	F646	N/A	M.5.d
e. Commercial and industrial loans	F647	N/A	M.5.e
f. Other	F648	N/A	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A	M.6
7. Equity securities (included in Schedule RC-D, item 9, above):		,	
a. Readily determinable fair values	F652	N/A	M.7.a
b. Other	F653	N/A	M.7.b
8. Loans pending securitization	F654	N/A	M.8

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## **Schedule RC-D - Continued**

## **Memoranda - Continued**

Dollar Amounts in Thousands			l   Mil   Thou	I
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9,				
that are greater than \$25,000 and exceed 25 percent of the item): (1)				
7FXT a F655 N/A	$\neg$	F655	N/A	M.9.a
h F656 N/A		F656	N/A	M.9.b
C. F657 N/A		F657	N/A	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item				
13.b, that are greater than \$25,000 and exceed 25% of the item):				
7FXT 3 F658 N/A	$\neg$	F658	N/A	M.10.a
a. I F659 N/A		F659	N/A N/A	M.10.a M.10.b
6 F660 N/A		F660	N/A	M.10.c
L, L	-			20.0

<sup>(1)</sup> Exclude equity securities.

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Schedule RC-E—Deposit Liabilities

Schedule KC-L—Deposit Liabilitie	<b>=3</b>						
•				Nontra	nsaction		
		Transaction Accounts			Accounts		
		(Column A) (Column B)		(Column C)			
	To	Total transaction Memo: Total			Total		
	acc	accounts (including demand deposits			ts(1) nontransaction		
	t	otal demand	(included in	accounts			
Dollar Amounts in Thousands		deposits)	column A)	(including			
Deposits of:	RCON	Bil   Mil   Thou	RCON Bil   Mil   Tho	urcon bil   1	Mil   Thou		
1. Individuals, partnerships, and corporations							
(include all certified and official checks)	B549	0		B550	0	1	
2. U.S. Government	2202	0		2520	0	2	
3. States and political subdivisions in the U.S.	2203	0		2530	0	3	
4. Commercial banks and other depository							
institutions in the U.S.	B551	0		B552	0	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	0	2210 0	2385	0	7	

#### Memoranda

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 b. Total Drokered deposits c. Fully insured brokered deposits (included in Memorandum item 1.b above):(2) (1) Brokered deposits of less than \$100,000 (2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts 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) (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) (2) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above) (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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 (excludes MMDAs) (2) Other savings deposits (excludes MMDAs) (3) Total time deposits of less than \$100,000 (4) M.2.a.1 (5) Total time deposits of stoan \$100,000 through \$250,000 (5) M.2.a.2 (6) Total time deposits of stoan \$100,000 through \$250,000 (6) M.2.d (7) Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	<u>Dollar Amounts in Thousands</u>	RCON Bil   Mil   Thou	
b. Total brokered deposits (included in Memorandum item 1.b above):(2) (1) Brokered deposits of less than \$100,000 (2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts (3) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) (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) (3) Brokered deposits of included in Memorandum item 1.c.(2) above) (3) Brokered deposits of one than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) (4) Brokered deposits of brokered 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) (5) Brokered deposits of total nontransaction accounts (sum of Memorandum item 2.a through 2.d must equal item 7, column C above): a. Savings deposits: (1) Money market deposit accounts (MMDAs) (2) Other savings deposits (excludes MMDAs) (3) Brokered deposits of less than \$100,000 (4) Total time deposits of \$100,000 through \$250,000 (5) M.2.d (6) M.2.d (7) M.1.d (8) M.1.c.1 (8) M.1.c.1 (9) M.1.c.2 (1) M.1.c.2 (1) M.1.c.2 (1) Money market deposit accounts (MMDAs) (2) Other savings deposits (excludes MMDAs) (3) M.2.d (4) M.2.d (5) M.2.d (5) M.2.d (6) M.2.d (6) M.2.d (7) M.3.d (8) M.3.d (8) M.3.d (9) M.3.d (9) M.2.d (9) M.3.d (9) M.2.d (9) M.3.d (1) M.	1. Selected components of total deposits (i.e., sum of item 7, columns A and C):		
C. Fully insured brokered deposits (included in Memorandum item 1.b above):(2)  (1) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts  d. Maturity data for brokered deposits:  (1) Brokered deposits of \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)  (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)  (3) 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)  (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  E. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits listing services that are not brokered deposits (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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  C. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts	a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts		
(1) Brokered deposits of less than \$100,000 (2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts 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) (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) (3) Brokered deposits of sincluded in Memorandum item 1.c.(2) above) (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits 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) (2) Other savings deposits (excludes MMDAs) b. Total time deposits of fless than \$100,000 c. Total time deposits of \$100,000 through \$250,000 d. Total time deposits of more than \$250,000 e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		2365 0	M.1.b
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposits accounts  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)  (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)  (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		20.40	
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)  (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)  (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		2343 0	M.1.c.1
(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)  (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)  (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law)  (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		J472 0	M.1.c.2
maturity of one year or less (included in Memorandum item 1.c.(1) above)  (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)  (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law)  (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  5590  M.1.f  M.1.e  6810  M.2.a.1  6810  M.2.a.1  6810  M.2.a.2  D. Total time deposits of less than \$100,000  G. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of \$100,000 through \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts	d. Maturity data for brokered deposits:		
(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)  (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
maturity of one year or less (included in Memorandum item 1.c.(2) above)  (3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law)  (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  (3) M.1.d.3  M.1.e.  K223  M.1.f.  M.1.e.  M.1.e.  6810  M.2.a.1  (2) Other savings deposits (excludes MMDAs)  (3) M.2.a.2  M.2.a.2  M.2.a.2  M.2.a.2  M.2.a.3  M.2.a.2  M.2.a.3  M.2.a.4  M.2.a.1  M.2.a.3  M.2.a.4  M.2.a.4  M.2.a.4  M.2.a.5  M.2.a.6  M.2.a.7  M.2.a.7  M.2.a.7  M.2.a.8  M.2.a.9  M.2.a.9  M.2.a.9  M.2.a.9  M.2.a.1  M.2.a.1  M.2.a.1  M.2.a.1  M.2.a.1  M.2.a.1  M.2.a.1  M.2.a.1  M.2.a.1  M.2.a.2  M.2.a.2  M.2.a.3  M.2.a.3  M.2.a.3  M.2.a.3  M.2.a.4  M	maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243 0	M.1.d.1
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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) (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
of one year or less (included in Memorandum item 1.b above)  e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law)  (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		K219 0	M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law)  (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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) (2) Other savings deposits (excludes MMDAs) b. Total time deposits of less than \$100,000 c. Total time deposits of \$100,000 through \$250,000 d. Total time deposits of more than \$250,000 e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		K220 0	M.1.d.3
(to be completed for the December report only)  f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits  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) (2) Other savings deposits (excludes MMDAs) b. Total time deposits of less than \$100,000 c. Total time deposits of \$100,000 through \$250,000 d. Total time deposits of more than \$250,000 e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		==00 AUA	
listing services that are not brokered deposits    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)    (2) Other savings deposits (excludes MMDAs)    b. Total time deposits of less than \$100,000    c. Total time deposits of \$100,000 through \$250,000    d. Total time deposits of more than \$250,000    e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		5590 N/A	M.1.e
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)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
must equal item 7, column C above): a. Savings deposits: (1) Money market deposit accounts (MMDAs) (2) Other savings deposits (excludes MMDAs) b. Total time deposits of less than \$100,000 c. Total time deposits of \$100,000 through \$250,000 d. Total time deposits of more than \$250,000 e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		K223 0	M.1.f
a. Savings deposits:  (1) Money market deposit accounts (MMDAs)  (2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
(1) Money market deposit accounts (MMDAs) 6810 0 M.2.a.1 (2) Other savings deposits (excludes MMDAs) 0352 0 M.2.a.2 b. Total time deposits of less than \$100,000 6648 0 M.2.b c. Total time deposits of \$100,000 through \$250,000 3473 0 M.2.c d. Total time deposits of more than \$250,000 3474 0 M.2.d e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
(2) Other savings deposits (excludes MMDAs)  b. Total time deposits of less than \$100,000  c. Total time deposits of \$100,000 through \$250,000  d. Total time deposits of more than \$250,000  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		5010	
b. Total time deposits of less than \$100,000 6648 0 M.2.b  c. Total time deposits of \$100,000 through \$250,000 3473 0 M.2.c  d. Total time deposits of more than \$250,000 3474 0 M.2.d  e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
c. Total time deposits of \$100,000 through \$250,000 J473 0 M.2.c d. Total time deposits of more than \$250,000 J374 0 M.2.d e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		****	
d. Total time deposits of \$100,000 timotight \$250,000			
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts			
		J4/4 0	M.2.d
of \$100,000 or more included in Memorandum item 2.c and 2.d above LF233 0 M.2.e			
	of \$100,000 or more included in Memorandum item 2.c and 2.d above	[F233] 0	M.2.e

<sup>(1)</sup> 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.

Legal Title of Bank

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## **Schedule RC-E—Continued**

#### Memoranda — Continued

<u>Dollar Amounts in Thousands</u>	RCON Bil   Mil   Tho	μ
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 0	M.3.a.1
(2) Over three months through 12 months	A580 0	M.3.a.2
(3) Over one year through three years	A581 0	M.3.a.3
(4) Over three years	A582 0	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 0	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)	4504	
(1) Three months or less	A584 0	M.4.a.1
(2) Over three months through 12 months	A585 0	M.4.a.2
(3) Over one year through three years	A586 0	M.4.a.3
(4) Over three years	A587 0	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or		
(included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	K221 0	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less	V222	M 4 -
(included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	K222 0	M.4.c
5. Does your institution offer one or more consumer deposit account products,	DCON VEC / NO	1
i.e., transaction account or nontransaction savings account deposit products	RCON YES / NO	1
intended primarily for individuals for personal, household, or family use?	P752 NO	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 R	RCON Bil   M	il   Tho	u
6. Components of total transaction account deposits of individuals, par	tnerships, and			
tions (sum of Memorandum items 6.a, 6.b, and 6.c must equal item	1, column A, ab			
a. Total deposits in those noninterest-bearing transaction account d			2.112	
intended primarily for individuals for personal, household, or fam	ily useP	P753	N/A	M.6.a
<ul> <li>b. Total deposits in those interest-bearing transaction account depo</li> </ul>			2.112	
primarily for individuals for personal, household, or family use	P	P754	N/A	M.6.b
<ul> <li>Total deposits in all other transaction accounts of individuals, par</li> </ul>			21/2	
corporations	<u>LP</u>	P755	N/A	M.6.c

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.
- (5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

corporations

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**Dollar Amounts in Thousands** RCON Bil | Mil | Tho 7. Components of total nontransaction account deposits of individuals, partnerships, a (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 ( a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corpo (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 individ P756 N/A M.7.a.1 for personal, household, or family use (2) Deposits in all other MMDAs of individuals, partnerships, P757 N/A M.7.a.2 b. Other savings deposit accounts of individuals, partnerships, and corporations (su of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memoran item 2.a.(2) above): (1) Total deposits in those other savings deposit account deposit products inten-P758 N/A M.7.b.1 primarily for individuals for personal, household, or family use\_ (2) Deposits in all other savings deposit accounts of individuals, partnerships, an P759 N/A

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M.7.b.2

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### **Schedule RC-F—Other Assets**

Dollar Amounts	in Thousands	RCON	Bil   Mil   Thou	
Accrued interest receivable(1)		B556	0	1
2. Net deferred tax assets(2)		2148	0	2
3. Interest-only strips receivable (not in the form of a security)(3)on:				
a. Mortgage loans		A519	0	3.a
b. Other financial assets		A520	0	3.b
4. Equity securities that DO NOT have readily determinable fair values(4)		1752	0	4
5. Life insurance assets	l			
a. General account life insurance assets		K201	0	5.a
b. Separate account life insurance assets		K202	0	5.b 5.c
c. Hybrid account life insurance assets		K270	0	
6. All other assets (itemize and describe amounts greater than \$25,000 that ex	ceed 25% of this i	12468	0	6
a. Prepaid expenses (excluding prepaid assessments)	2166 0			6.a
	1578 0			6.b
c. Derivatives with a positive fair value held for purposes other than the	G@i1Gh 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	0 1448			6.e
f_Not Applicable				
TEXT				_
9.	3549 0			6.g
111	3550 0			6.h
j. [3551]	3551 0			6.i
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160	0	7

<sup>(1)</sup> 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."

### **Schedule RC-G—Other Liabilities**

Dollar Amount	ts in Thousands	RCON Bil   Mil   T	hou
1. a. Interest accrued and unpaid on deposits(1)		3645	0 1.a
b. Other expenses accrued and unpaid (includes accrued income taxes pay	able)	3646	0 1.b
2. Net deferred tax liabilities(2)		3049	0 2
Allowance for credit losses on off-balance sheet credit exposures		B557	0 3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that	exceed 25% c	of this 2928	0 4
a. Accounts Payable	3066	0	4.a
b. Deferred compensation liabilities	C011	0	4.b
c. Dividends declared but not yet payable	2932	0	4.c
d. Derivatives with a negative fair value held for purposes other than	-G04i2	0	4.d
техт			
e. 3552	3552	0	4.e
f. 3553	3553	0	4.f
g. [3554]	3554	0	<b>4</b> .g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		2930	<b>0</b> 5

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

<sup>(3)</sup> 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.

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

<sup>(2)</sup> See discussion of defered income taxes in Glossary entry on "income taxes."

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### Schedule RC-K—Quarterly Averages (1)

Schedule Re-R - Quarterly Averages (1)			
Dollar Amounts in Thousands	RCON Bil	Mil   Thou	I
Assets			
Interest-bearing balances due from depository institutions	3381	12	1
2. U.S. Treasury securities and U.S. Government agency obligations(2)			
(excluding mortgage-backed securities)	B558	0	2
3. Mortgage-backed securities(2)	B559	0	3
4. All other securities(2,3)			
(includes securities issued by states and political subdivisions in the U.S.)	B560	3,848	4
5. Federal funds sold and securities purchased under agreements to resell	3365	0	5
6. Loans:			
a. Total loans	3360	0	6.a
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	0	6.b.1
(2) All other loans secured by real estate	3466	0	6.b.2
c. Commercial and industrial loans	3387	0	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	0	6.d.2
7. To be completed by banks with \$100 million or more in total assets:(4)			
Trading assets	3401	N/A	7
Lease financing receivables (net of unearned income)	3484	0	8
9. Total assets(5)	3368	6,813	9
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits,			
NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485	0	10
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	0	
b. Time deposits of \$100,000 or more	A514	0	11.b
c. Time deposits of less than \$100,000	A529	0	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	N/A	13
Memorandum			
Dollar Amounts in Thousands	RCON Bil	Mil   Thou	I
Memorandum item 1 is to be completed by:(4)			
• banks with \$300 million or more in total assets, and			
banks with less than #200 million in total assess that have leans			

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

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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### **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   Tho	ı			
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family res	sidential properties, e.g., home equity li	m2814 0	1.a			
Items 1.a.(1) and 1.a.(2) are to be completed for	the December report only.					
(1) Unused commitments for Home Equity Convers						
mortgages outstanding that are held for inves		J477 N/A	1.a.(1)			
(2) Unused commitments for proprietary reverse m			<del></del>			
that are held for investment (included in item		J478 N/A	1.a.(2)			
b. Credit card lines		3815 0	1.b			
Items 1.b.(1) and 1.b.(2) are to be completed by	banks with either \$300 million or more					
in total assets or \$300 million or more in credit ca	rd lines.(1)					
(Sum of items 1.b.(1) and 1.b.(2) must equal item						
Alson I in the later of the lat	,	J455 N/A	1.b.(1)			
(2) Other unused credit card lines		J456 N/A	1.b.(2)			
c. Commitments to fund commercial real estate, const	truction, and land development loans:					
(1) Secured by real estate:	,					
(a) 1–4 family residential construction loan com	mitments	F164 0	1.c.1.a			
(b) Commercial real estate, other construction I						
development loan commitments	,	F165 0	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 O	1.e.(1)			
(2) Loans to financial institutions	J458 O	1.e.(2)				
(3) All other unused commitments		J459 O	1.e.(3)			
Financial standby letters of credit		3819 0	2			
Item 2.a is to be completed by banks with \$1 billion of	or more in total assets (1)					
a. Amount of financial standby letters of credit convey			2.a			
Performance standby letters of credit	-	3821 0	3			
Item 3.a is to be completed by banks with \$1 billion of	or more in total assets.(1)					
a. Amount of performance standby letters of credit co			3.a			
4. Commercial and similar letters of credit	•	3411 0	4			
5. Not applicable						
6. Securities lent (including customers' securities lent wh	ere the customer is indemnified					
against loss by the reporting bank)		3433 0	6			
	(Column A) (Column B)					
7. Credit derivatives:	Sold Protection Purchased Protect					
a. Notional amounts:	RCON Bil   Mil   Thou RCON Bil   Mil   Tho					
(1) Credit default swaps	<u>C968</u> <u>0</u> <u>C969</u> <u>0</u>		7.a.(1)			
(2) Total return swaps	C970 0 C971 0		7.a.(2)			
(3) Credit options	C972 0 C973 0	4	7.a.(3)			
(4) Other credit derivatives	C974 0 C975 0		7.a.(4)			
b. Gross fair values:	legical distriction		71.43			
(1) Gross positive fair value	C219 0 C221 0	-	7.b.(1)			
(2) Gross negative fair value	C220 0 C222 0		7.b.(2)			

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

10.a

10.b

10.c

10.d

10.e

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**TEXT** 

b. 5592

5593

5594

e. 5595

Commitments to sell when-issued securities

### **Schedule RC-L—Continued**

	Dollar Amount	s in Thousands	RCON Bil   Mil   Tho	I
7.c. Notional amounts by regulatory capital treatment:(1	)			
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection			G401 0	7.c.(1)(a)
(b) Purchased protection			G402 0	7.c.(1)(b)
(2) All other positions:				
(a) Sold protection			G403 0	7.c.(2)(a)
(b) Purchased protection that is recognized as	a guarantee for regu	latory capital		
purposes			G404 0	7.c.(2)(b)
(c) Purchased protection that is not recognized	l as a guarantee for i	regulatory capital		
purposes			G405 0	7.c.(2)(c)
		Remaining Maturi	tv of:	
	(Column A)	(Column B)		
Dollar Amounts in Thousands	One Year or	Over One Yea		
Boliai 7 linoantes III Tinoasanas	Less	Through Five Yea		
7.d. Notional amounts by remaining maturity:	RCON Bil   Mil   Thou	RCON Bil   Mil   Tho	RCON Bil   Mil   Tho	1
(1) Sold credit protection:(2)	TREETY BII TIII THE	Red I Bil   Till   Till	THE PROPERTY OF THE PROPERTY O	•
	G406 0	G407 0	G408 0	7.d.(1)(a)
(a) Investment grade(b) Subinvestment grade		<del></del>	G411 0	7.d.(1)(b)
(2) Purchased credit protection:(3)	0.1031	0110	GIII	7.d.(1)(b)
	G412 0	G413 0	G414 0	7.d.(2)(a)
(a) Investment grade			G417 0	7.d.(2)(b)
(b) Subinvestment grade	01131	0 1101	01177	7.d.(2)(b)
			RCON Bil   Mil   Tho	1
8. Spot foreign exchange contracts			8765 0	8
Spot foreign exchange contracts     All other off-balance sheet liabilities (exclude derivative)	es) (itemize and des	cribe each compon		
of this item over 25% of Schedule RC, item 27.a, "To			3430 0	9
TEXT	iai barik equity capito	ıı <i>)</i>		
a. Securities borrowed		3432 0		9.a
b. Commitments to purchase when-issued securit	-ioc	3434 0	ĺ	9.b
c. Standby letters of credit issued by another par		ome	1	
Loan Bank) on the bank's hebalf	ty (e.g., a rederai ric	C978 0	i	9.c
d. 3555		3555 0	ĺ	9.d
e. 3556		3556 0		9.e
f. 3557		3557 0		9.f
10. All other off-balance sheet assets (exclude derivatives	(itemize and descri	ne each component	+	<del>- ::</del>
of this item over 25% of Schedule RC, item 27.a, "To			5591 0	10
TENT	iai balik equity capito	ıı <i>)</i>		

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

<sup>(1)</sup> 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.

3435

5592

5593

5594

0

0

0

<sup>(3)</sup> 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.

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# **Schedule RC-L—Continued**

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest	Foreign	Equity	Commodity	
Derivatives Position Indicator	s Rate	Exchange	Derivative	and Other	
	Contracts	Contracts	Contracts	Contracts	
12. Gross amounts (e.g., notional amounts)					
(for each column, sum of items 12.a th	oTriկ Bil  Mil  Thou	Tril  Bil  Mil  Thou	Tril  Bil  Mil  Tho	Tril  Bil  Mil  Thou	l
12.e must equal sum of items 13 and 1	4) · ŘCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts	0	0	0	0	12.a
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts	0	0	0	0	12.b
c. Exchange-traded option contracts:	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1
.,	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options	0	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1
( ) =======	RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options	0	0	0	0	12.d.2
.,	RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps	0	0	0	0	12.e
13. Total gross notional amount of	RCON A126	RCON A127	RCON 8723	RCON 8724	
derivative contracts held for trading	0	0	0	0	13
14. Total gross notional amount of					
derivative contracts held for	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
purposes other than trading	0	0	0	0	14
a. Interest rate swaps where the bank	RCON A589				
has agreed to pay a fixed rate	0				14.a
15. Gross fair values of derivative contracts					
<ul> <li>a. Contracts held for trading:</li> </ul>	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value	0	0	0	0	15.a.1
	RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value	0	0	0	0	15.a.2
<ul> <li>b. Contracts held for purposes other</li> </ul>					
than trading:	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value	0	0	0	0	15.b.1
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value	0	0	0	0	15.b.2

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### **Schedule RC-L—Continued**

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

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

<sup>(1)</sup> The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

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### Schedule RC-M—Memoranda

Dollar Amounts in Thousands  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  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 COOM   Number of total capital as defined for this purpose in agency regulations   0.1 to 1.0 to 1	Schodale No. 1. Flemoranaa		_	
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.  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 (RCON) Number of total capital as defined for this purpose in agency regulations.  2. Intangible assets other than goodwill:  a. Mortgage servicing assets.  (1) Estimated fair value of mortgage servicing assets.  (2) Extensive fair value of mortgage servicing assets.  (3) Experimental fair value of mortgage servicing assets.  (3) One real estate owned:  a. Construction, land development, and other land.  b. Farmland.  c. 1-4 family residential properties.  d. Multifamily (5 or more) residential properties.  e. Nonfarm nonresidential properties.  f. Foreclosed properties from "GNMA loans"  g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).  4. Not Applicable  Sother borrowed money:  a. Federal Home Loan Bank advances:  (1) Advances with a remaining maturity or next repricing date of:(1)  (2) Over three years through three years  (3) One year or less  (4) Over five years  (5) Over one year through three years  (5) Over three years through five years  (5) Over one year through three years  (6) Over one year through three years  (7) Over one year through three years  (7) Over one year through three years  (8) Over five years  (9) Over one year through three years  (1) Other borrowings with a remaining maturity or next repricing date of:(3)  (1) Other borrowings with a remaining maturity or next repricing date of:(3)  (2) Other borrowings with a remaining maturity or next repricing date of:(3)  (3) Other borrowings with a remaining maturity or next repricing date of:(3)  (4) Over five years  (5) Over one year through three years  (6) Over five year	Dollar Amounts in Thousands	RCON Bil   Mil	Thou	
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests 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. The related interests) equals or exceeds the lesser of \$500,000 or 5 percent \$CONO Number of total capital as defined for this purpose in agency regulations 1.b 1.b 1.b 1.b 1.b 1.b 1.c	1. Extensions of credit by the reporting bank to its executive officers, directors, principal			
shareholders, and their related interests.  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   \$CON   Number of total capital as defined for this purpose in agency regulations   0   1.b    2. Intangible assets other than goodwill:  a. Mortgage servicing assets   3164   0   2.a   2.a.1    b. Purchased credit card relationships and nonmortgage servicing assets   8026   0   2.b    c. All other identifiable intangible assets   5507   0   2.c    d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)   0426   0   2.d    3. Other real estate owned:   5508   0   3.a    a. Construction, land development, and other land   5509   0   3.b    b. Farmland   5509   0   3.b    c. 1.4 family residential properties   5511   0   3.d    e. Nonfarm nonresidential properties   5511   0   3.d    e. Not Applicable   5. Other borrowed money:   2150   0   3.g    1. Not Applicable   5. Other borrowed money:   605   0   5.a.1.b    6. Over three years through three years   605   0   5.a.1.b    (c) Over three years through three years   605   0   5.a.1.c    (d) Over five years   605   0   5.a.3    (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)   5.b.1.a    (a) One year or less   605   0   5.a.3    b. Other borrowings with a remaining maturity or next repricing date of: (3)   600   0   5.b.1.c    (a) Over five years   605   0   5.b.1.c    (b) Over one year through three years   606   0   5.b.1.c    (c) Over three years through three years   606   0   5.b.1.c    (d) Over five years   605   0   5.b.1.c    (e) Over three years through three years   605   0   5.b.1.c    (e) Over three years through three years	shareholders, and their related interests as of the report date:			
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 RCON   Number of total capital as defined for this purpose in agency regulations   1.b	a. Aggregate amount of all extensions of credit to all executive officers, directors, principal			
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      1.b			<u> </u>	1.a
related interests) equals or exceeds the lesser of \$500,000 or 5 percent RCON Number of total capital as defined for this purpose in agency regulations 6165 0 0 1.b 1.b 2.a 1.thangible assets other than goodwill:  a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets (2.a.1 b. Purchased credit card relationships and nonmortgage servicing assets (3500 0 2.b c. All other identifiable intangible assets (3507 0 2.c d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 0426 0 2.d d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 0426 0 2.d d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 0426 0 2.d d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 0426 0 2.d d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 0426 0 2.d d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 0426 0 2.d d. C. 1.4 family residential properties 0 5509 0 3.b 0 3.d d. d. Hultifamily (5 or more) residential properties 0 5510 0 3.d d. d. Multifamily (5 or more) residential properties 0 5511 0 3.d d. d. Not Applicable 0 5511 0 3.d d. d. d. (1) (a) (a) (b) (a) (b) (b) (b) (b) (b) (b) (b) (c) (c) (b) (c) (d) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d				
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2. Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets b. Purchased credit card relationships and nonmortgage servicing assets c. All other identifiable intangible assets d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 3. Other real estate owned: a. Construction, land development, and other land b. Farmland c. 1-4 family residential properties d. Multifamily (5 or more) residential properties f. Foreclosed properties from "GNMA loans" g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) 2150 0 3.c  4. Mott 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 (b) Over one year through five years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above(2) (3) Structured advances (included in items 5.a.(1)(a) dove pear or less (b) Over one year through three years (c) Over three years frough five years (d) Over five years (e) Over three years frough five years (f) Over three years frough five years (g) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above(2) (b) Over one year through five years (c) Over three years frough five years (d) Over five years (e) Over three years frough five years (f) Over three years frough five years (g) Over three years frough five years (h) Over one year through three years (f) Over three years frough five years (g) Over three years frough five years (h) Over fiv	related interests) equals of exceeds the lesser of \$500,000 of 5 percent			
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(1) Estimated fair value of mortgage servicing assets	2. Intangible assets other than goodwill:			_
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(b) Over one year through three years	(1) Advances with a remaining maturity or next repricing date of:(1)			
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(d) Over five years	(b) Over one year through three years			
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)(2) (3) Structured advances (included in items 5.a.(1)(a)-(d) above)  b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of:(3) (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years (e) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above(4)  5.a.2  6.551  6.559  7.660  7.5.b.1.a  6.5.b.1.a  7.661  7.5.b.1.b  7.662  7.5.b.1.c  8.571  7.5.b.1.d	(c) Over three years through five years		_	
5.a.(1)(a) above)(2) (3) Structured advances (included in items 5.a.(1)(a)-(d) above) b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of:(3) (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above(4)  5.a.2  605  606  706  706  706  706  706  706	(d) Over five years	F058	<u> </u>	5.a.1.d
5.a.(1)(a) above)(2)  (3) Structured advances (included in items 5.a.(1)(a)-(d) above)  b. Other borrowings:  (1) Other borrowings with a remaining maturity or next repricing date of:(3)  (a) One year or less  (b) Over one year through three years  (c) Over three years through five years  (d) Over five years  (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above(4)  (3) Structured advances (included in item 5.a.(2)	(2) Advances with a REMAINING MATURITY of one year or less (included in item			
b. Other borrowings:  (1) Other borrowings with a remaining maturity or next repricing date of:(3)  (a) One year or less  (b) Over one year through three years  (c) Over three years through five years  (d) Over five years  (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above(4)	5.a.(1)(a) above)(2)			
(1) Other borrowings with a remaining maturity or next repricing date of:(3)  (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above(4)  5.b.1.a  F060 0 5.b.1.b 0 5.b.1.c 0 5.b.1.c	(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	F059	<u> </u>	5.a.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	b. Other borrowings:			
(b) Over one year through three years	<ol><li>Other borrowings with a remaining maturity or next repricing date of:(3)</li></ol>			
(c) Over three years through five years  (d) Over five years through five years  (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above(4)  (b) Over five years  F062  0 5.b.1.c  F063  0 5.b.1.c	(a) One year or less		_	
(c) Over three years through five years	(b) Over one year through three years		<u> </u>	
(d) Over five years	(c) Over three years through five years		_	
item 5.b.(1)(a) above(4) B571 0 5.b.2	(d) Over five years	F063	0	5.b.1.d
	(2) Other borrowings with a REMAINING MATURITY of one year or less (included in			
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 3490 0 5.c	item 5.b.(1)(a) above(4)		_	
	c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item	<u>B490</u>	0	5.c

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

<sup>(2)</sup> 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.

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

<sup>(4)</sup> 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.

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Schedule Re Pr Continued	Dollar Amounts in Thousands	RCON YES / NO	
6. Does the reporting bank sell private label or third part		B569 NO	6
		RCON Bil   Mil   Tho	
7. Assets under the reporting bank's management in pro	·	B570 175,274	7
8. Internet Web site addresses and physical office trade		(1 ) :6 (	
a. Uniform Resource Locator (URL) of the reporting i	nstitution's primary Internet web site	(nome page), if any (	Example: www.examplebank.co
4587 http://www.provtrust.com			8.a
<ul> <li>b. URLs of all other public-facing Internet Web deposit from the public, if any (Example: w</li> </ul>		n uses to accept or	solicit
(1) N528			
(+)			8.b.1
(2) N528			8.b.2
(3) NS28			8.b.3
(4) N528			8.b.4
TEQ5			8.b.5
TE06			
15/			8.b.6
(7) N528			8.b.7
(8) N528			8.b.8
(9) N528			8.b.9
(10)\(\frac{15}{28}\)			8.b.10
c. Trade names other than the reporting institu	ution's legal title used to identify o	one or more of the	0.0.10
institution's physical offices at which depos			
(1) K529			8.c.1
TEQ2			8.c.2
(2) N529			
(3)			8.c.3
(4) N529			8.c.4
(5) NS29			8.c.5
(6) N528			8.c.6
9. Do any of the bank's Internet Web sites have transac	tional capability, i.e., allow the	RCON YES / NO	
bank's customers to execute transactions on their acc		4088 NO	9
10. Secured liabilities:		RCON Bil   Mil   Thou	
a. Amount of "Federal funds purchased" that are sec	gured (included in Schedule RC, item 14	4.a <u> F064 0</u> 1 \/ <b>ቴኒርቴ</b> ክ 0	10.a 
b. Amount of "Other borrowings" that are secured (in		RCON YES / NO	10.0
11. Does the bank act as trustee or custodian for Individual Savings Accounts, and other similar accounts?	uai Ketirement Accounts, Health	G463 YES	11
12. Does the bank provide custody, safekeeping, or othe	r services involving the acceptance of		
orders for the sale or nurchase of securities?		IG464I NO I	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).

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### Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON Bil   I	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	3.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170		3.a.(1)(a)(2)
(b) Secured by farmland	K171	0 13	3.a.(1)(b)
(c) Secured by 1-4 family residential properties:			
(1) Revolving open-end loans secured by 1-4 family residential properties and			
extended under lines of credit	K172	0 13	3.a(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0 13	3.a.(1)(c)(2)(a)
(b) Secured by junior liens	K174	0 13	3.a.(1)(c)(2)(b)
(d) Secured by multifamily(5 or more) residential properties	K175	0 13	3.a.(1)(d)
(e) Secured by nonfarm, nonresidential properties:			. , ,
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0 13	3.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0 13	3.a.(1)(e)(2)
(2) Not Applicable			_ 、
(3) Commercial and industrial loans	K179	0 13	3.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K180		3.a.(4)(a)
(b) Automobile loans	K181	0 13	3.a.( <u>4)</u> (b)
(c) Other (includes revolving credit plans other than credit cards and other consume	r		
loans)	K182		3.a.(4)(c)
(5) All other loans and all leases	K183	0 13	3.a.(5 <u>)</u>
Itemize the categories of loans and leases (as defined in ScheduleRC-C, part 1) include	d		
in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-shari	7		
agreements with the FDIC (sum of items 13.a.1.(1) through (5)):			
(a) Loans to depository institutions and acceptances of other banks	K184		<u>3.a.(5)(</u> a)
(b) Loans to foreign government and official institutions	K185	0 13	<u>3.a.</u> (5)(b) 3.a.(5)(c)
(c) Other loans(1)	K186	0 13	3.a.(5)(c)
Item 13.a.(5)(c)(1) is to be completed by:(2)			
- Banks with \$300 million or more in total assets			
<ul> <li>Banks with less than \$300 million in total assets that have loans to finance</li> </ul>			
agricultural production and other loans to farmers (Schedule RC-C, part 1, item 3)			
exceeding five percent of total loans			
(1) Loans to finance agricultural production and other loans to farmers included	144=0	N/A	. (5)( )(4)
in Schedule RC-M, item 13.a.(5)(c), above	K178		3.a.(5)(c)(1)
(d) Lease financing receivables	K273	0 13	3.a.(5)(d)

<sup>(1)</sup> Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans"(2) The 300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans

reported on the June 30, 2013, Report of Condition.

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Dollar Amounts in Thousands	RCON Bil   Mil   Tho	).
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 proteced by FDIC loss-sharing agreements	K192 0	13.b.(7)
c. Debt securities (included in Schdule RC. items 2.a and 2.b)	J461 0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462 0	13.d
14. Captive insurance and reinsurance subsidiaries:		
a. Total assets of captive insurance subsidiaries(3)	K193 0	14.a
b. Total assets of captive reinsurance subsidiaries(3)	K194 0	14.b
Item 15 is to be completed by institutions that are required or have elected to be		
treated as a Qualified Thrift Lender.		
15. Qualified Thrift Lender (QTL) test:		
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test		
or the Internal Revenue Service Domestic Building and Loan		
Association (IRS DBLA) test to determine its QTL compliance?	RCON Number	45
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133 N/A	15.a
b. Has the institution been in compliance with the HOLA QTL test as of	DOON VEC / NO	
each month end during the quarter or the IRS DBLA test for its most	RCON YES / NO	15 6
recent taxable year, as applicable?	L135 N/A	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.

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Items 16.a and 16.b, and, if appropriate, items 16.c and 16.d are to be completed in		
2014 report. Beginning with the June 2014 report, item 16.a and, if appropriate, item		
and 16.d are to be completed semiannually in the June and December reports only a		
16.b is to be completed annually in		
the June report only.		
LG. Remittance transfers offered to consumers:(1)		
a. Mechanisms offered to consumers in any state for sending remittance		
transfers to recipients abroad:		
•		
(1) In 2012, did your institution offer to consumers in any state any of	RCON YES / NO	ភា
the following mechanisms for sending international remittance transfers?(2)	N512 NO	16.a.1.a
(a) International wire transfers	N514 NO	16.a.1.b
(b) International ACH transactions	N515 NO	16.a.1.c
(c) Other proprietary services operated by your institution	N516 NO	16.a.1.d
(d) Other proprietary services operated by another party		10.a.1.u
(2) As of the report date, did your institution offer to consumers in any state any		
the following mechanisms for sending international remittance transfers?	N517 NO	16 - 2 -
(a) International wire transfers		16.a.2.a
(b) International ACH transactions		16.a.2.b
(c) Other proprietary services operated by your institution	N519 NO N520 NO	16.a.2.c
(d) Other proprietary services operated by another party	N520 NO	16.a.2.d
b. Did your institution provide more than 100 international remittance transfers in		
previous calendar year or does your institution estimate that it will provide more	11501	
than 100 international remittance transfers in the current calendar year?	N521 NO	16.b
tems 16.c and 16.d are to be completed by institutions that answered "Yes" to item 1		
he current report or, if item 16.b is not required to be completed in the current repor		
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.(2)(a), (b),		
and (c) above is the mechanism that your institution estimates		
accounted for the largest number of remittance transfers your		
institution provided during the period from October 28, 2013,		
through December 31, 2013		
(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 transfers using		
the mechanisms described in items 16.a.(2)(a), (b), and (c) above		
during the period from October 28, 2013, through December 31, 2013,	RCON Number	<b>□</b>
enter 0.)	N522	0 16.c
d. Estimated number and dollar value of remittance transfers provided by		
your institution during the period from October 28, 2013, through		_
December 31, 2013:	RCON Number	<b>∐</b>
(1) Estimated number of remittance transfers	N523 (	0 16.d.1
,	RCON Bil   Mil   Th	Oh
(2) Estimated dollar value of remittance transfers	N524	0 16.d.2
(3) Estimated number of remittance transfers for which your	RCON Number	
institution applied the temporary exception	N527	0 16.d.3

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

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

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

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of items 16.a.(1)(d) and 16.a.(2)(d), report information only about transfers for which the reporting institution is the provider. For items 16.a.(1)(d) and 16.a.(2)(d), 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.

2. Item 16.a.(1) is a one-time item that would be collected only as of March 31, 2014. Thereafter, item 16.a.(1) would be deleted and item 16.a.(2) would be renumbered as item 16.a.

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

		(Column A) Past due through 89 lays and still		(Column B) Past due 90 days or more and still	'	(Column C) Nonaccrual	
	L	accruing		accruing			
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	JRCON	Bil   Mil   Tho	ı
Loans secured by real estate:     a. Construction, land development, and other land loar							
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land							(-)
development and other land loans	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland	3493	0	3494	0	3495	0	1.b `´
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by							
1-4 family residential properties and	<b>_</b>						
extended under lines of credit	5398	0	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family							
residential properties:	C236		C237	0	C229		1 - (2)(-)
(a) Secured by first liens	C238	0	C237		C230	0	1.c.(2)(a)
(b) Secured by junior liens	C236		C239	U	C230		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential	3499	0	3500	0	3501	0	1.d
properties e. Secured by nonfarm nonresidential properties:	3133	<u> </u>	3300		3301	Ŭ	1.0
(1) Loans secured by owner-occupied nonfarm							
nonresidential properties	F178	0	F180	0	F182	0	1.e(1)
(2) Loans secured by other nonfarm							-( )
nonresidential properties	F179	0	F181	0	F183	0	1.e(2)
2. Loans to depository institutions and							
acceptances of other banks	B834	0	B835	0	B836	0	2
3. Not applicable	<b>_</b>						
Commercial and industrial loans	1606	0	1607	0	1608	0	4
5. Loans to individuals for household, family,							
and other personal expenditures:	B575		B576	0	B577		Г-
d. cicuit cui us	K213		K214		K215	0	5.a 5.b
b. Automobile loans	N213		N214	U	N215		5.0
c. Other (includes revolving credit plans other	K216	0	K217	0	K218	0	5.c
than credit cards and other consumer loans)  6. Loans to foreign governments and official	KZIO	<u> </u>	RZI7		KZIO	Ŭ	5.0
institutions	5389	0	5390	0	5391	0	6
7. All other loans(1)	5459		5460		5461	0	7
8. Lease financing receivables	1226		1227		1228	0	8
Debt securities and other assets (exclude other							
real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	9

<sup>(1)</sup> 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."

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### **Schedule RC-N—Continued**

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

Dollar Amounts in Thousands  Dollar Amounts in Thousands  RCON Bil   Mil   Thou RCON Bil	the amounts reported in items 1 through 8.		(Column A)		(Column B)	(Column C)	
Dollar Amounts in Thousands  Dollar Amounts in Thousands  RCON Bil Mil Thou RCON Bil Mil Mil Thou RCON Bil MIL MIL Thou RCON BIL MIL MIL Thou RCON BIL MIL MIL Thou RCON BIL M							
Dollar Amounts in Thousands  RCON Bil Mil Thou R		30				Tronacci dai	
Dollar Amounts in Thousands    CCUIND   CONTROL   CONTRO			-	`	,		
Dollar Amounts in Thousands  10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC  a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GMMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.  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 and all land development and other land loans:  (a) 1-4 family residential properties  (a) Revolving, open-end loans secured by 1-4 family residential properties  (a) Revolving, open-end loans secured by 1-4 family residential properties:  (1) Secured by first liens  (1) Secured by first liens  (2) Secured by first liens  (3) Secured by first liens  (4) Secured by first liens  (5) O K055  (6) K058  (7) O K059  (8) K060  (8		<u> </u>		İ			
that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC  a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above  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 and all land development and other land loans (2) Secured by farmland  (3) Secured by 1-4 family residential properties  (a) Revolving, open-end loans secured by 1-4 family residential properties:  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens  (2) Secured by first liens  (3) Secured by first liens  (4) Secured by first liens  (5) Secured by first liens  (6) K037  (7) K038  (8) K040  (8) K040  (8) K041  (8) K041  (8) K041  (8) K042  (8) K043  (8) K044  (8) K043  (8) K044  (8) K045  (8) K046  (8) K047  (8) K047  (8) K047  (8) K048  (8) K049  (8) K049  (8) K049  (8) K059  (8) K059  (8) K059  (9) K056  (1) Secured by first liens  (1) Secured by first liens  (1) Secured by Junior liens	Dollar Amounts in Thousands	RCON		RCON		IRCON Bil   Mil   Tho	I
that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC  a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above  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 and all land development and other land loans and leases reported in items 1 through 8 above that are covered by framland  (2) Secured by 1-4 family residential properties  (a) Revolving, open-end loans secured by 1-4 family residential properties:  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens  (2) Secured by first liens  (3) Secured by first liens  (4) Secured by first liens  (5) O K055  (6) K058  (7) Secured by first liens  (8) K057  (8) K058  (8) K059  (9) K050  (1) Secured by junior liens  (1) Secured by junior liens	10. Loans and leases reported in items 1 through 8 above						
Government, excluding loans and leases covered by loss-sharing agreements with the FDIC  a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"  b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above  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 development and other land loans and all land development and other land loans (2) 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  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens (857) 0 K058 0 K059 0 11.a.(3)(b)(1) 11.a.(3)(b)(2)							
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	Government, excluding loans and leases covered by						
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above  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 (b) Other construction loans and all land development and other land loans  (b) Other construction loans and all land development and other land loans  (2) Secured by farmland  (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  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens  (2) Secured by junior liens  (3) Secured by junior liens  (4) Secured by junior liens  (5) Secured by junior liens  (6) K045  (7) K046  (8) K047  (8) K047  (8) K048  (8) K049	loss-sharing agreements with the FDIC	K036	0	K037	0	K038 0	10
b. Rebooked "GMMA loans" that have been repurchased or are eligible for repurchase included in item 10 above  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 (b) Other construction loans and all land development and other land loans  (2) Secured by farmland  (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  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens  (2) Secured by first liens  (3) Secured by first liens  (4) Secured by first liens  (5) Secured by junior liens  (6) Secured by junior liens  (7) Secured by junior liens	a. Guaranteed portion of loans and leases included in						
repurchased or are eligible for repurchase included in item 10 above	item 10 above, excluding rebooked "GNMA loans"_	K039	0	K040	0	K041 0	10.a
in item 10 above	b. Rebooked "GNMA loans" that have been						
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 (b) Other construction loans and all land development and other land loans (Notation loans)  (2) Secured by farmland (Notation loans)  (3) Secured by 1-4 family residential properties  (a) Revolving, open-end loans secured by 1-4 family residential properties and extendal under lines of credit (Notation loans)  (b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens (Notation loans)  (2) Secured by girst liens (Notation loans)  (3) Secured by girst liens (Notation loans)  (4) Secured by girst liens (Notation loans)  (5) Secured by girst liens (Notation loans)  (6) Secured by girst liens (Notation loans)  (8) Secured by girst liens (Notation loans)  (1) Secured by girst liens (Notation loans)  (2) Secured by girst liens (Notation loans)  (3) Secured by girst liens (Notation loans)  (4) Secured by girst liens (Notation loans)  (5) Secured by girst liens (Notation loans)  (6) Secured by girst liens (Notation loans)  (8) Secured by girst liens (Notation loans)  (1) Secured by	repurchased or are eligible for repurchase included		-				
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 (b) Other construction loans and all land development and other land loans  (2) Secured by farmland (3) Secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties and extende under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens  (3) Secured by junior liens  (4) K057  (5) K058  (6) K059  (7) K059  (8) K059  (8) K059  (8) K059  (8) K059  (8) K059  (8) L1.a.(3)(b)(1)  (9) Secured by junior liens			0	K043	0	K044 0	10.b
FDIC: a. Loans secured by real estate: (1) Construction, land development, and other land loans: (a) 1-4 family residential construction loans (b) Other construction loans and all land development and other land loans (2) Secured by farmland (3) Secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties and extende under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by first liens (3) Secured by junior liens (4) K057 (5) K058 (6) K059 (7) K059 (8) T1.a.(3)(b)(1) (8) Secured by junior liens (8) K057 (8) K058 (8) K059 (8) T1.a.(3)(b)(1) (1) K060 (8) K061 (8) K062 (8) T1.a.(3)(b)(2)							
a. Loans secured by real estate: (1) Construction, land development, and other land loans: (a) 1-4 family residential construction loans (b) Other construction loans and all land development and other land loans (2) Secured by farmland (3) Secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties and extendeunder lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by first liens (3) Secured by 1-4 family residential properties and extendeunder lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) K057 (4) K058 (5) K059 (6) K059 (7) T1.a.(3)(b)(1) (8) Secured by junior liens							
(1) Construction, land development, and other land loans: (a) 1-4 family residential construction loans (b) Other construction loans and all land development and other land loans (2) Secured by farmland (3) Secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties and extendeunder lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) Secured by 1-4 family residential properties and extendeunder lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) K055 (4) K058 (5) K059 (6) K059 (7) K059 (8) K059 (8) L1.a.(3)(b)(1) (1) La.(3)(b)(2)							
land loans:   (a) 1-4 family residential construction loans   K045   0 K046   0 K047   0     (b) Other construction loans and all land development and other land loans   K048   0 K049   0 K050   0     (2) Secured by farmland   K051   0 K052   0 K053   0     (3) Secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties and extend under lines of credit   K054   0 K055   0 K056   0     (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens   K057   0 K058   0 K059   0     (c) Secured by junior liens   K060   0 K061   0 K062   0     11.a.(1)(a)   11.a.(1)(b)   11.a.(1)(b)   11.a.(3)(b)(1)   11.a.(3)(b)(2)   11.a.(							
(a) 1-4 family residential construction loans (b) Other construction loans and all land development and other land loans (K048							
(b) Other construction loans and all land development and other land loans K048		140.45		110.15			
development and other land loans   K048   0   K049   0   K050   0	(a) 1-4 family residential construction loans	K045	0	K046	0	K04/ 0	11.a.(1)(a)
(2) Secured by farmland		160.40		1/0.40		1/050	44 (4)(1)
(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  (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens  (3) Secured by 1-4 family residential properties and extended under lines of credit  (6) K054  (7) K055  (8) K056  (8) K059  (9) T1.a.(3)(b)(1)  (1) T1.a.(3)(b)(2)							
(a) Revolving, open-end loans secured by         1-4 family residential properties and extended under lines of credit       K054       0 K055       0 K056       0         (b) Closed-end loans secured by 1-4 family residential properties:       K057       0 K058       0 K059       0       11.a.(3)(b)(1)         (1) Secured by first liens       K057       0 K061       0 K062       0       11.a.(3)(b)(2)	(2) Secured by farmland	K051	0	KU52	0	KU53 U	11.a.2
1-4 family residential properties and extende under lines of credit							
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:     K057     0 K058     0 K059     0     11.a.(3)(b)(1)       (1) Secured by first liens     K057     0 K058     0 K059     0     11.a.(3)(b)(1)       (2) Secured by junior liens     K060     0 K061     0 K062     0							
(b) Closed-end loans secured by 1-4 family residential properties:  (1) Secured by first liens K057 0 K058 0 K059 0 11.a.(3)(b)(1)  (2) Secured by junior liens K060 0 K061 0 K062 0 11.a.(3)(b)(2)		KOE4	0	KOLL	0	KOEC 0	11 - (2)(-)
residential properties: (1) Secured by first liens K057 0 K058 0 K059 0 11.a.(3)(b)(1) (2) Secured by junior liens K060 0 K061 0 K062 0 11.a.(3)(b)(2)		KU54	U	KU55	U	KU56 U	11.a.(3)(a)
(1) Secured by first liens							
(2) Secured by junior liens K060 0 K061 0 K062 0 11.a.(3)(b)(2)	· ·	V0E7	0	NUEO	0	VOEO O	11 5 (2)(b)(1)
(2) Secured by Junior licits							
(4) Secured by multitamily (5 or more) residential	( ) ( )		U	KOOI	0	K002 0	11.a.(3)(0)(2)
		K063	0	K064	0	K065 0	11 a (4)
properties		1005	U	ROO I	0	1005	11.a.(¬)
(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)		K066	0	K067	0	K068 0	11 a (5)(a)
(b) Loans secured by other nonfarm			, i				101(0)(0)
nonresidential properties K069 0 K070 0 K071 0 11.a.(5)(b)	,	K069	0	K070	0	K071 0	11.a.(5)(b)
b. Not applicable				12. 3			==:0:(0)(0)
c. Commercial and industrial loans K075 0 K076 0 K077 0 11.c		K075	0	K076	0	K077 0	11.c

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Schedule RC-N—Continued

Schedule RC-N—Continued							
		(Column A)		(Column B)	(	Column C)	
		Past due		Past due 90	N	Ionaccrual	
	3	0 through 89	(	days or more			
	(	days and still		and still			
		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	IRCON B	Bil   Mil   Thou	
11.d. Loans to individuals for household, family, and							
other personal expenditures:							
(1) Credit cards	K078		K079		K080	0	11.d.(1)
(2) Automobile loans	K081	0	K082	0	K083	0	11.d.(2)
(3) Other (includes revolving credit plans							
other than credit cards and other							
consumer loans)	K084		K085		K086	0	11.d.(3)
e. All other loans and all leases	K087	0	K088	0	K089	0	11.e
Itemize the past due and nonaccrual amounts							
included in item 11.e above for the loan and lease							
categories for which amounts were reported in							
Schedule RC-M, items 13.a.(5)(a) through (d):							
(1) Loans to depository institutions and	14004						44 (4)
acceptances of other banks	K091	0	K092	0	K093	0	11.e.(1)
(2) Loans to foreign governments and offcial	L/COF		14006		14007		44 (2)
institutions	K095 K099		K096 K100		K097	0	11.e.(2)
(3) Other loans(1)	K099	U	K100	U	K101	0	11.e.(3)
Item 11.e.(3)(a) is to be completed by:(2)							
. Banks with \$300 million or more in total asset							
. Banks with less than \$300 millon in total asse							
that have loans to finance agricultural	,						
production and other loans to farmers (Sched							
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	K072	N/Δ	K073	N/Δ	K074	N/A	11.e.(3)(a)
Schule RC-N, item 11.e.(3), above	K269		K271		K272	0	11.e.(3)(a)
(4) Lease financing receivables	11200	U	1,77,1		1,2/2	U	11.6.(7)
items 11.a through 11.e.3 above that is protected I	K102	n	K103	n	K104	0	11.f
FDIC loss-sharing agreements	02		203				

Includes "Loans to finance agricultural prouction and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
 The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

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Schedule RC-N—Continued

Schedule RC-N—Continued		(5.1)		<u> </u>		(2 )	
Memoranda		(Column A) Past due		(Column B) Past due 90		(Column C) Nonaccrual	
Memoranua	3	0 through 89		days or more	· '	Nonacciuai	
		days and still	l `	and still			
	`	accruing	l	accruing			
Dollar Amounts in Thousands	RCON		RCON	Bil   Mil   Tho	IRCON	Bil   Mil   Thou	
1. Loans restructured in troubled debt							
restructurings included in Schedule RC-N,							
items 1 through 7, above (and not reported in							
Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other							
land loans:	K105	0	K106	0	K107	0	M 1 - (1)
<ul><li>(1) 1-4 family residential construction loans</li><li>(2) Other construction loans and all land</li></ul>	K105	J	KIOO		KIO/	Ü	M.1.a.(1)
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	0	F663	0	M.1.b
c. Secured by multifamily (5 or more)							11.1.0
residential properties	K111	0	K112	0	K113	0	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-ocupied nonfarm		-					
nonresidential properties	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidentia	1/117	0	K118	0	K119	0	M 1 4 (2)
properties	K117 K257		K118		K259	0	M.1.d.(2) M.1.e
e. Commercial and industrial loans:	KZ37	U	KZ30	U	KZJ9	0	
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 millon or							
more in total assets. (Sum of Memorandum							
items 1.e.(1) and (2) must equal							
Memorandum item 1.e):(1)							
(1) To U.S. addressees (domicile)	K120		K121		K122	N/A	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	N/A	K124	N/A	K125	N/A	M.1.e.(2)
f. All other loans (Include loans to individuals for					14400	0	
household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f
Itemize loan categories included in Memorandum item 1.	4						
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							
Itemize loan categories included in Memorandum item 1.1							
(sum of Memorandum items 1.a through 1.e plus 1.f,							
columns A through C): (1) Loans secured by farmland	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Loans to depository institutions and	11200	ű	11202	ű	11202	ű	(1)
acceptances of other banks	K134	0	K135	0	K136	0	M.1.f.(2)
(3) Not applicable							` '
(4) Loans to individuals for household, family, and							
other personal expenditures:							
(a) Credit cards	K274		K275		K276	0	M.1.f.(4)(a)
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans							
other than credit cards and other	K280	0	K281	0	K282	0	M.1.f.(4)(c)
consumer loans)	NZOU	<u> </u>	L/Z01		1/202	U	1.1.1.(4)(c)

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

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Schedule RC-N—Continued

Schedule No II Continued							
		(Column A)		(Column B)		(Column C)	
Memoranda—Continued	l	Past due		Past due 90		Nonaccrual	
	3	0 through 89		days or more			
	0	lays and still		and still			
	L	accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	IRCON	Bil   Mil   Thou	I
1.f.(5) Loans to foreign governments and							
offcial institutions	K283		K284		K285	0	M.1.f.(5)
(6) Other Loans(1)	K286	0	K287	0	K288	0	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by:(2							
- Banks with \$300 million or more in total assets							
- Banks with less than \$300 milion in total assets							
that have loans to finance agricultural production							
and other loans to farmers (Schedule RC-C, part 1,	ļ						
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	N/A	K139	N/A	K140	N/A	M.1.f.(6)(a)
<ol><li>Loans to finance commercial real estate,</li></ol>							
construction, and land development activities							
(not secured by real estate)				_			
included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2
3. Memorandum items 3.a through 3.d are to be complete							
by banks with \$300 million in total assets:(2)							
a. Loans secured by real estate to non-U.S. addressees	12.10	N1/A	4240	N1/A	1250	N1/A	
(domicile) (included in Schedule RC-N, item 1, abov	<b>51248</b>	N/A	1249	N/A	1250	N/A	M.3.a
b. Loans to and acceptances of foreign banks	F200	NI/A	F201	NI/A	5202	NI/A	маь
(included in Schedule RC-N, item 2, above)	5380	N/A	5381	N/A	5382	N/A	M.3.b
c. Commercial and industrial loans to non-U.S.							
addressees (domicile) (included in	1254	NI/A	1255	N1/A	1256	N/A	M.3.c
Schedule RC-N, item 4, above)	1254	IN/A	1255	IN/A	1250	IN/A	™.3.C
d. Leases to individuals for household, family,							
and other personal expenditures (included	F166	NI/A	F167	N1/A	F168	N/A	M.3.d
in Schedule RC-N, item 8, above)	LT00	N/A	1,10\	IN/A	L.T.00	IN/A	141.2.U

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

the June 30, 2013, Report of Condition.

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### Schedule RC-N—Continued

Memoranda—Continued		umn A)	1	(Column B)		(Column C)	
	Pa	st due	l	Past due 90		Nonaccrual	
	30 thr	ough 89	(	days or more			
	days	and still	l	and still			
	acc	cruing		accruing			
Dollar Amounts in Thousands	RCON Bil	Mil   Thou	RCON	Bil   Mil   Tho	IRCON	Bil   Mil   Thou	
Memorandum item 4 is to be completed by:(1)							
banks with \$300 million or more in total assets							
<ul> <li>banks with less than \$300 million in total assets</li> </ul>							
that have loans to finance agricultural production an	4						
other loans to farmers (Schedule RC-C, part I, item 3							
exceeding five percent of total loans:	1						
4. Loans to finance agricultural production and other loan							
farmers (included in Schedule RC-N, item 7, above)	1594	N/A	1597	N/A	1583	N/A	M.4
5. Loans and leases held for sale and loans measured at the							
value (included Schedule RC-N, items 1 through 8, abo							
a. Loans and leases held for sale	C240	0	C241	0	C226	0	M.5.a
b. Loans measured at fair value:		Ů	-	<u> </u>	-	ű	
	F664	0	F665	0	F666	0	M.5.b.(1)
(1) Fair value	F667		F668		F669	0	M.5.b.(1)
(2) Unpaid principal balance	11007		1 000		1 005	<u> </u>	141.5.0.(2)
	(Col	umn A)	Г	(Column B)	1		
		due 30	İ	Past due 90	İ		
Dollar Amounts in Thousands		h 89 days		days or more			
Memorandum item 6 is to be completed by				Bil   Mil   Tho	l,		
banks with \$300 million or more in total assets:(1)							
6. Derivative contracts:							
Fair value of amounts carried as assets	3529	N/A	3530	N/A	M.6		
raii value oi amounts cameu as assets		14// (	0000	14/71	111.0		
					RCON	Bil   Mil   Thou	
7. Additions to nonaccrual assets during the quarter					C410	0	M.7
7. Additions to nonaccidal assets during the quarter					C411		M 0

7. Additions to nonaccidal assets during the quarter				
8. Nonaccrual assets sold during the guarter			C411 0	M.8
•				1
	(Column A)	(Column B)	(Column C)	
	Past due	Past due 90	Nonaccrual	
	30 through 89	days or more		
	days and still	and still		
	accruing	accruing		J
Dollar Amounts in Thousands	RCON Bil   Mil   Thou	RCON Bil   Mil   Tho	IRCON Bil   Mil   Tho	ļ

L186

Dollar Amounts in Thousands RCON

9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):

a. Outstanding balance
b. Carrying amount included in Schedule

RC-N, items 1 through 7, above\_

0 M.9.a 0 M.9.b

0 L185

0 L188

0 L184

0 L187

<sup>(1)</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands	RCON Bil   Mi	l   Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal			
Deposit Insurance Act and FDIC regulations	F236	N/A 1	
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237	N/A 2	
3. Not applicable	14450		
4. Average consolidated total assets for the calendar quarter	K652	N/A 4	
a. Averaging method used (for daily averaging, enter 1, for weekly	-		
averaging, enter 2) K653 N/A		4.	.a
	K654		
5. Average tangible equity for the calendar quarter(1)	K655	N/A 5 N/A 6	
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K033	N/A 0	
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):	G465	N/A 7	3
a. One year or less	G466	N/A 7	
b. Over one year through three years	G467	N/A 7	
c. Over three years through five years	G468	N/A 7	
d. Over five years	0100	10///	.u
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through			
8.d must equal Schedule RC, item 19):	G469	N/A 8	a
a. One year or less	G470	N/A 8	
	G471	N/A 8	
c. Over three years through five yearsd. Over five years	G472	N/A 8	
Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803	N/A 9	
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another			
insured depository institution.			
a. Fully consolidated reciprocal brokered deposits	L190	N/A 9	.a
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the	YES	/ NO	
business conduct test set forth in FDIC regulations?	K656 N//	A 1	0
If the answer to item 10 is "YES," complete items 10.a and 10.b.	Bil   Mi	l   Thou	
a. Banker's bank deduction	K657	N/A 1	0.a
b. Banker's bank deduction limit	K658	N/A 1	0.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC	YES		
regulations?	K659 N/		1
If the answer to item 11 is "YES," complete items 11.a and 11.b.	Bil   Mi		
a. Custodial bank deduction	K660		1.a
b. Custodial bank deduction limit	K661	N/A 1	1.b_

<sup>(1)</sup> 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, item 11.

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### **Schedule RC-O—Continued**

Memoranda		
Dollar Amounts in Thousands	RCON Bil   Mil   Thou	
<ol> <li>Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowab 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):         <ol> <li>a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:(1)</li> </ol> </li> </ol>		
	F049 N/A	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts)  of \$250,000 or less  RCON Number  F050 N/A		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 period	F051 N/A	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts)  Of more than \$250,000  RCON Number  F052 N/A		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:(1)	F0.4F N/A	M 1 - (1)
(1) Amount of retirement deposit accounts of \$250,000 or less RCON Number	F045 N/A	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less F046 N/A d. Retirement deposit accounts of more than \$250,000:(1)		M.1.c.(2)
(1) Amount of retirement deposit accounts of more than \$250,000	F047 N/A	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000  RCON Number  F048 N/A		M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(2)  2. Estimated amount of uninsured deposits, including related interest accrued and unpaid	5597 N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association		
in that parent bank's or parent Saving association's Call Report or Thrift Financial Report?		
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings		
association:	2001 5270 0 7 11	
	RCON FDIC Cert No A545 N/A	M.3

### 4. and 5. Not Applicable

<sup>(1)</sup> 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

<sup>(2)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.(3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

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### **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

Memoranda—Continued  Dollar Amounts in Thousands	RCON Bil	Mil I Thou	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly			
complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	K663	N/A	M.6.a
b. Substandard	K664	N/A	M.6.b
c. Doubtful	K665	N/A	M.6.c
d. Loss	K666	N/A	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes			
only in FDIC regulations:	N025	N/A	M.7.a
a. Nontraditional 1-4 family residential mortgage loans	N025	N/A	M.7.b
b. Securitizations of nontraditional 1-4 family residential mortgage loans	11020	IN/A	!*1.7.D
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:	N027	N/A	M.8.a
a. Higher-risk consumer loans	N027 N028		
b. Securitizations of higher-risk consumer loans	NU28	N/A	M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined			
for assessment purposes only in FDIC regulations:	11020	N1/A	
A. Higher-risk commercial and industrial loans and securities	N029	N/A	_ M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	N/A	M.9.b
10. Commitments to fund construction, land development, and other land loans secured by			
real estate :		21/4	
a. Total unfunded commitments	K676	N/A	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government			
(including the FDIC)	K677	N/A	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee			
or insurance provisions (excluding FDIC loss-sharing agreements)	K669	N/A	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E,			
Memorandum item 2.d)	K678	N/A	M.12
,			
Memorandum item 13.a is to be completed by "large institutions" and "highly complex			
institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be			
completed by "large institutions" only.			
13. Portion of funded loans and securities guaranteed or insured by the U.S. government			
(including FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	N177	N/A	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	N/A	M.13.b
c. Closed-end loans secured by fi rst liens on 1-4 family residential properties	N179	N/A	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and			
revolving, open-end loans secured by 1-4 family residential properties and extended			
under lines of credit	N180	N/A	M.13.d
e. Commercial and industrial loans	N181	N/A	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	N/A	M.13.f
g. All other loans to individuals for household, family, and other personal expenditures	N183	N/A	M.13.g
h. Non-agency residential mortgage-backed securities	M963	N/A	M.13.h
Memorandum items 14 and 15 are to be completed by "highly complex			-
institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673	N/A	M.14
15. Total amount of the institution's 20 largest counterparty exposures	K674	N/A	M.15
13. Total amount of the institution's 20 largest counterparty exposures			

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# **Schedule RC-O—Continued**

### Memoranda—Continued

ollar Amounts in Thousands	RCON Bil   Mil	Thou	
		HIO	
nd "highly complex			
at are in compliance with government (including n 1)	L189	N/A	M.16
asis by those "large egulations that own			
ent purposes: in Section 3(I) of the npaid on allowable exclusions	L195	N/A	M.17.a M.17.b
one year or less interest accrued and unpaid			M.17.c M.17.d
	at are in compliance with government (including in 1)	at are in compliance with government (including in 1).  L189  Lasis by those "large equilations that own ent purposes: in Section 3(I) of the large equilations allowable exclusions large exclus	at are in compliance with government (including n 1) L189 N/A asis by those "large egulations that own lent purposes: in Section 3(I) of the l194 N/A npaid on allowable exclusions l195 N/A one year or less L196 N/A

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### **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.

									ı	
	Two-Year Probability of Default (PD)									
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	ł	
	(Column A) ≤ 1%	1.01–4%	4.01–7%	7.01–10%			16.01–18%			
Dollar Amounts in Thousar		Bil   Mil   Thou	Bil   Mil   Tho				ı Bil   Mil   Tho		L	
18. Outstanding balance of 1-4 family									i	
residential mortgage loans, consumer									l	
loans, and consumer leases by two-yea										
probability of default:									ı	
a. "Nontraditional 1-4 family										
residential mortgage loans" as									i	
defined for assessment purposes	RCON M964	RCON M965	RCON M966		RCON M968					
only in FDIC regulations	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	M.18.a	
b. Closed-end loans secured by	DCON MOZO	DCON MOOO	DCON MOON	DCON MOOR	DCON MOOD	DCON MOO	DCON MOOF	DCON MOOC	ı	
first liens on 1-4 family	RCON M979	RCON M980	RCON M981				RCON M985		M.18.I	
residential properties	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	M. 18.	
c. Closed-end loans secured by	RCON M994	RCON M995	RCON M996	DCON MOOT	RCON M998	DCON MOOD	RCON N001	RCON N002	i	
junior liens on 1-4 family	N/A	N/A	N/A	N/A	N/A	N/A	N/A		M.18.	
residential properties	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	M. 10.0	
d. Revolving, open-end loans secured	RCON N010	RCON N011	RCON N012	RCON N013	RCON NO14	RCON N015	RCON NO16	RCON N017	i	
by 1–4 family residential properties and extended under lines of credit	N/A	N/A	N/A	N/A	N/A	N/A	N/A		M.18.	
and extended under lines of credit_	RCON N040	RCON N041	RCON N042	RCON N043				RCON N047	1	
e. Credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A		M.18.	
e. credit cards	RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061	RCON N062	1	
f. Automobile loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	M.18.1	
1. Actomobile loans	RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076	RCON N077	i	
g. Student loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	M.18.	
h. Other consumer loans and revolving	RCON N085	RCON N086	RCON N087	RCON N088	RCON N089	RCON N090	RCON N091	RCON N092	1	
credit plans other than credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A		M.18.	
	RCON N100	RCON N101	RCON N102		RCON N104				4	
i. Consumer leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A		M.18.i	
	RCON N115	RCON N116	RCON N117		RCON N119			RCON N122		
j. Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	M.18.j	

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### **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.

		(Column O) PDs were Derived			
	(Column I)	(Column J)	(Column K)	(Column L) (Column M) (Column N)	Using(1)
Dollar Amounts in Thousa	20.01–22%	22.01–26% Bil   Mil   Thou	26.01–30% Bil   Mil   Tho	> 30% Unscoreable Total  Bil   Mil   Thou Bil   Mil   Thou Bil   Mil   Thou	ı Number
18. Outstanding balance of 1-4 family		2   1	J.		, rumsel
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	RCON M972	RCON M973	RCON M974	RCON M975 RCON M976 RCON M977	
only in FDIC regulations	N/A	N/A	N/A	N/A N/A N/A	N/A M.18.a
<ul> <li>b. Closed-end loans secured by first liens on 1-4 family</li> </ul>	RCON M987	RCON M988	RCON M989	RCON M99d RCON M991 RCON M992	BCON M993
residential properties	N/A	N/A	N/A	N/A N/A N/A	N/A M.18.b
c. Closed-end loans secured by					
junior liens on 1-4 family	RCON N003	RCON N004	RCON N005	RCON N006 RCON N007 RCON N008	
residential properties	N/A	N/A	N/A	N/A N/A N/A	N/A M.18.c
<ul> <li>d. Revolving, open-end loans secured by 1–4 family residential properties</li> </ul>	RCON N018	RCON N019	RCON N020	RCON N021 RCON N022 RCON N023	RCON N024
and extended under lines of credit	N/A	N/A	N/A	N/A N/A <b>N/A</b>	N/A M.18.d
	RCON N048	RCON N049	RCON N050		RCON N054
e. Credit cards	N/A	N/A	N/A	N/A N/A N/A	N/A M.18.e
f Automobile leave	RCON N063 N/A	RCON N064 N/A	RCON N065 N/A	RCON N066 RCON N067 RCON N068 N/A N/A N/A <b>N/A</b>	RCON N069 N/A M.18.f
f. Automobile loans	RCON N078	RCON N079	RCON N080	RCON N081 RCON N082 RCON N083	
g. Student loans	N/A	N/A	N/A	N/A N/A <b>N/A</b>	N/A M.18.g
h. Other consumer loans and revolving		RCON N094	RCON N095		RCON N099
credit plans other than credit cards	RCON N108	N/A RCON N109	N/A	N/A N/A N/A RCON N111 RCON N112 RCON N113	N/A M.18.h RCON N114
i. Consumer leases	N/A	N/A	RCON N110 N/A	N/A N/A N/A	N/A M.18.i
i. Consumer leases	RCON N123	RCON N124	RCON N125	RCON N126 RCON N127 RCON N128	
j. Total	N/A	N/A	N/A	N/A N/A N/A	M.18.j

<sup>(1)</sup> 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.

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

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

Dollar Amounts in Thousands	RCON Bil   Mil   T	-hou
1. Retail originations during the quarter of 1-4 family residential mortgage		
loans for sale:(2)		
a. Closed-end first liens	F066	0 1.a
b. Closed-end junior liens	F067	0 1.b
c. Open-end loans extended under lines of credit:		
(1) Total commitment under the lines of credit	F670	0 1.c.(1)
(2) Principal amount funded under the lines of credit	F671	0 1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family		
residential mortgage loans for sale:(2)		
a. Closed-end first liens	F068	<u>0</u> 2.a
b. Closed-end iunior liens	F069	0 2.b
c. Open-end loans extended under lines of credit:		
(1) Total commitment under the lines of credit	F672	0 2.c.(1)
(2) Principal amount funded under the lines of credit	F673	0 2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:		
a. Closed-end first liens	F070	<u>0</u> 3.a
b. Closed-end junior liens	F071	0 3.b
c. Open-end loans extended under lines of credit:		
(1) Total commitment under the lines of credit	F674	0 3.c.(1)
(2) Principal amount funded under the lines of credit	F675	0 3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in		
Schedule RC, item 4.a and 5):		
a. Closed-end first liens	F072	<u>0 4.a</u>
b. Closed-end junior liens	F073	0 4.b
c. Open-end loans extended under lines of credit:		
(1) Total commitment under the lines of credit	F676	0 4.c.(1)
(2) Principal amount funded under the lines of credit	F677	0 4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family		
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	_
a. Closed-end 1-4 family residential mortgage loans	F184	0 5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0 5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during		
the quarter:	RCON	
a. Closed-end first liens	F678	0 6.a
b. Closed-end junior liens	F679	0 6.b
c. Open-end loans extended under line of credit:	====	2 (1)
(1) Total commitment under the lines of credit	F680	0 6.c.(1)
(2) Principal amount funded under the lines of credit	F681	0 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-	1404	<del>_</del> _
sponsored agencies	L191	0 7.a
b. For representations and warranties made to other parties	M288	0 7.b <b>0</b> 7.c
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	IMZØØ	<u>U</u> /.C

<sup>(1)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition. (2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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### 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) otal Fair Value Reported on Schedule RC	LE I	(Column B) ESS: Amounts Netted in the etermination	Le	(Column C) vel 1 Fair Valu leasurements	ie Le	(Column D) vel 2 Fair Valu Measurements			
5 II A TI	deen	D1   141   T1		Total Fair Value		D::   14::   T	DOON	D:	DOON	I BULL MULTI	
Dollar Amounts in Thousai	IELS ON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thoi	µRCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	1
Assets 1. Available-for-sale securities 2. Federal funds sold and securities	1773	N/A	G474	N/A	G475	N/A	G476	N/A	G477	N/A	1
purchased under agreements											
to resell	G478		G479		G480		G481		G482	N/A	2
<ol><li>Loans and leases held for sale</li></ol>	G483	N/A	G484	N/A	G485	N/A	G486	N/A	G487	N/A	3
<ol><li>Loans and leases held for investment</li></ol>	G488	N/A	G489	N/A	G490	N/A	G491	N/A	G492	N/A	4
<ol><li>Trading assets:</li></ol>		21/2		21/2				21/2		1 21/4	_
a. Derivative assets	3543		G493		G494		G495		G496	N/A	5.a
b. Other trading assets	G497	N/A	G498	N/A	G499	N/A	G500	N/A	G501	N/A	5.b
(1) Nontrading securities at fa with changes in fair value reported in current earni (included in Schedule RC item 5.b, above)											
item 5.b, above)	F240	N/A	F684		F692		F241		F242	N/A	5.b.1
6. All other assets	G391	N/A	G392	N/A	G395	N/A	G396	N/A	G804	N/A	6
7. Total assets measured at fair value on a recurring basis(sum of the sum of											
items 1 through 5b plus item 6.		N/A	G503	N/A	G504	N/A	G505	N/A	G506	N/A	7

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# **Schedule RC-Q—Continued**

		(Column A) otal Fair Value Reported on Schedule RC	LE I De	(Column B) ESS: Amounts Netted in the etermination Total Fair Value	M	(Column C) vel 1 Fair Valı leasurements	ie Le	(Column D) vel 2 Fair Valı Measurement		air Value	
Dollar Amounts in Thousa	<b>d€</b> ON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	IRCON	Bil   Mil   Tho	ı RCON	Bil   Mil   Tho	1
Liabilities											
8. Deposits	F252	N/A	F686	N/A	F694	N/A	F253	N/A	F254	N/A	8
9. Federal funds purchased and secu						T					
sold under agreements to repure	<u> 6507</u>	N/A	G508	N/A	G509	N/A	G510	N/A	G511	N/A	9
<ol><li>Trading liablities:</li></ol>											
a. Derivative liabilities	3547		G512		G513		G514		G515	N/A	10.a
b. Other trading liabilities	G516		G517		G518		G519		G520	N/A	10.b
11. Other borrowed money	G521		G522		G523		G524		G525	N/A	11
12. Subordinated notes and debenture	<b>€</b> 526	N/A	G527		G528		G529		G530	N/A	12
13. All other liabilities	G805	N/A	G806	N/A	G807	N/A	G808	N/A	G809	N/A	13
14. Total liabilities measured at fair value on a recurring basis											
(sum of items 8 through 13)	G531	N/A	G532	N/A	G533	N/A	G534	N/A	G535	N/A	14

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# **Schedule RC-Q—Continued**

	R	(Column A) tal Fair Value Leported on Ichedule RC	LE I De of J	(Column B) ESS: Amounts Netted in the etermination Total Fair Value	Le <sup>,</sup>	leasurements	ie Lev	(Column D) vel 2 Fair Valu Measurements	Measu	air Value rements	
Dollar Amounts in Thousa	<b>NESON</b>	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	iRCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
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		G537		G538		G539	N/A	G540	N/A	M.1.a
b. Nontrading derivative assets _	G541	N/A	G542	N/A	G543	N/A	G544	N/A	G545	N/A	M.1.b
<b>TFXT</b> (G546	G546	N/A	G547	N/A	G548	NI/A	G549	N/A	G550	N/A	M.1.c
G551	G551		G552		G553		G554	N/A	G555	N/A	M.1.d
G556	G556	N/A			G558		G559	N/A	G560	N/A	M.1.e
f G561	G561	N/A	G562	N/A	G563	N/A	G564	N/A	G565	N/A	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13) a. Loan commitments (not											
accounted for as derivatives)_	F261		F689		F697		F262	N/A	F263	N/A	M.2.a
b. Nontrading derivative liabilities	G566	N/A	G567	N/A	G568	N/A	G569	N/A	G570	N/A	M.2.b
<b>TFXT</b> (G571	G571	N/A	G572	N/A	G573	N/A	G574	N/A	G575	N/A	M.2.c
d G576	G576	-	G577		G578		G579	N/A	G580	N/A	M.2.d
G G581	G581		G582		G583		G584	N/A	G585	N/A	M.2.e
f G586	G586		G587		G588		G589	N/A	G590	N/A	M.2.f

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### Schedule RC-R—Regulatory Capital

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

### Part I.A—Regulatory Capital Components and Ratios

Dollar Amounts in Thousands	RCON Bil	Mil   Thou	
Tier 1 capital	110011 211	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Total bank equity capital (from Schedule RC, item 27.a)	3210	7,523	1
2. LESS: Net unrealized gains (losses) on available-for-sale securities(1)			
(if a gain, report as a positive value; if a loss, report as a negative value)	8434	81	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities(1)(report loss as a positive	A12721	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOC			
resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB	1		
Statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive val			
if a loss, report as a negative value)	4336	0	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	0	6
7.a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	0	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a			
fair value option that is included in retained earnings and is attributable to changes in			
the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss,			
report as a negative value)	F264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227	7,442	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	0	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	7,442	11
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	0	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	0	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	0	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	0	18
19. Not Applicable			
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11 and 18, less item 20)	3792	7,442	21
Total assets for leverage ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	L136	6,813	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	0,010	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	-	0	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26. Other additions to (deductions from) assets for leverage capital purposes	L137	0	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	6,813	27
27. 10th 435cb 101 101 raye capital pulposes (34111 of feeting 22 and 20 less items 23 tillough 23).		-,	

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

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### Schedule RC-R—Regulatory Capital

Pai	rt	I.	۱ —۵	Con	tinı	ued

D	ollar Amounts in Thousands RCC	ON Bil   Mil   Tho	ı
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C22	28 0	28.a
b. Adjustment to total risk-based capital reported in item 21	B50	0	28.b
29. Adjustment to risk-weighted assets reported in Part II item 62	B50	0	29
30. Adjustment to average total assets reported in item 27	B50	0	30

#### **Capital ratios**

(Column B is to be completed by all banks. Column A is to be		(Column A)		(Column B)	
	<b>RCON</b>	Percentage	<b>RCON</b>	Percentage	
31. Tier 1 leverage ratio(1)	7273	0.00%	7204	109.23%	31
32. Tier 1 risk-based capital ratio(2)	7274	0.00%	7206	279.35%	32
33. Total risk-based capital ratio(3)	7275	0.00%	7205	279.35%	33

### All Institutions must also complete schedule RC-R, Part II

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

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# **Schedule RC-R—Continued**

### Part I.B — Regulatory Capital Components and Ratios

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

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

Part I.B is to be completed on a consolidated basis.  Dollar Amounts in Thou	sands RCO/	Bil   Mil   Tho	
Common equity tier 1 capital	isarius IRCOF	יים און ויים או	4
Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742		1
2. Retained earnings	RCON 3632	N/A	_2
Accumulated other comprehensive income (AOCI)	RCOA B530	_	3
a. Aoci opi odi ciccion (critci i ioi res, critci o ioi rio.) (Advanced	0=No RCOA 1=Yes P838	N/A	3.a
. Common equity tier 1 minority interest includable in common equity tier 1 capital  Common equity tier 1 capital before adjustments and deductions (sum of items 1	P839		4
through 4)	P840	N/A	5
Common equity tier 1 capital: adjustments and deductions			
5. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	N/A	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	N/A	7
B. 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	N/A	8
<ul> <li>a. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015)</li> <li>(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): <ul> <li>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)</li> <li>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 a 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)</li> <li>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)</li> <li>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 negatif. To be completed only by institutions that entered "0" for No in item 3.a:</li> <li>LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of a income taxes, that relate to the hedging of items that are not recognized at fair valual balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)</li> </ul> </li> </ul>	is a positive value).  In applicable alue on the		9.f
<ol> <li>Other deductions from (additions to) common equity tier 1 capital before threshold-l 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;</li> </ol>	based ded	NIA	
if a loss, report as a negative value)	Q258	N/A	10.a
before threshold-based deductions	P850	N/A	10.b
1. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for	2027	A1/A	
non-significant investments	P851 P852		11 12
2. Subtotal (item 5 minus items 6 through 11)	[1032	IVA	12

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# **Schedule RC-R—Continued**

### Part I.B — Regulatory Capital Components and Ratios

Dollar Amounts in Thousands	RCOA Bil   Mil   Th	ou
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 N/A	13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity		
tier 1 capital deduction threshold	P854 N/A	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 N/A	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	DOEC N//	<del>.</del>
deduction threshold	P856 N/A	16
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient	P857 N/A	<del>.</del>
amounts of additional tier 1 capital and tier 2 capital to cover deductions	P037 IN/F	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of	P858 <b>N/A</b>	
items 13 through 17)	P859 <b>N/A</b>	<u> </u>
19. Common equity tier 1 capital (item 12 minus item 18)	[F039] INF	19
Additional tion 4 control		
Additional tier 1 capital	P860 N/A	30
Additional tier 1 capital instruments plus related surplus	P861 N/A	
22. Tier 1 minority interest not included in common equity tier 1 capital	P862 N/A	
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863 <b>N/A</b>	
24. LESS: Additional tier 1 capital deductions (sum of items 20, 21, and 22)	P864 N/A	
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865 <b>N/A</b>	
25. Additional del 1 capital (greater of item 25 militas item 21, or 2010)		
Tier 1 capital		
26. Tier 1 capital (sum of items 19 and 25)	8274 <b>N/A</b>	<u>V</u> 26
Tier 2 capital		
27. Tier 2 capital instruments plus related surplus	P866 N/A	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867 N/A	28
29. Total capital minority interest that is not included in tier 1 capital	P868 N/A	<b>–</b> 23
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310 N/A	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit	RCOW	4
reserves includable in tier 2 capital	5310	30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity	RCOA	4
security under GAAP and available-for-sale equity exposures includable in tier 2 capital	Q257 N/A	7
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870 N/A	32.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital	RCOW	٠
before deductions (sum of items 27 through 29, plus items 30.b and 31)	P870 RCOA	32.b
	P872 N/A	<del>.</del>
33. LESS: Tier 2 capital deductions	5311 N/A	
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	RCOW	34.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital	5311	7 241
(greater of item 32.b minus item 33, or zero)	2211	34.b
Total Cavital	RCOA	
Total Capital	3792 <b>N/A</b>	35.5
35. a. Total capital (sum of items 26 and 34.a)		35.a
	IRCOV	
<ul> <li>b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)</li> </ul>	RCOW 3792	35.b

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# **Schedule RC-R—Continued**

Part 1.B — Continued	5 11 41				
	Dollar Amounts in Thousands	RCON Bil	Mil   Thou	I	
Total Assets for the Leverage Ratio					
36. Average total consolidated assets		3368	N/A	36	
37. LESS: Deductions from common equity tier 1 capital and ac	lditional tier 1 capital	RCOA			
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and item 24)		P875	N/A	37	
38. LESS: Other deductions from (additions to) assets for lever	age ratio purposes	B596	N/A	38	
39. Total assets for the leverage ratio (item 36 minus it	ems 37 and 38)	A224	N/A	39	
- `	,				-
Total Risk-Weighted Assets					
40. a. Total risk-weighted assets (from Schedule RC-R,	Part II, item 62)	A223	N/A	40.a	
b. (Advanced approaches institutions that exit parallel run	only): Total risk			_	
weighted assets using advanced approaches rule (from F		RCOW			
assets using advanced approaches rule (from FFIEC 101	Schedule A, item 60)	A223		40.b	

Risk-Based Capital Ratios 41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.	Column B) Percentage	
(Advanced approaches institutions that exit parallel run only: Column B: iter divided by item 40.b)  42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a)		41
(Advanced approaches institutions that exit parallel run only: Column B: iter divided by item 40.b)  43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: iter		42
divided by item 40.b) 7205 <b>N/A</b> 7205	Percentage	43
Leverage Capital Ratios  44. Tier 1 leverage ratio (item 26 divided by item 39)  45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)	N/A	44 45
Capital Buffer 46. Institution-specific capital buffer necessary to avoid limitations on distributions	Percentage	
and discretionary bonus payments (effective January 1, 2016):  a. Capital conservation buffer  b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	Percentage	46.a 46.b
Dollar Amounts in Thousands RCON	Bil   Mil   Thou	
Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount i item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution the has exited parallel run) is less than or equal to the applicable minimum capital	Dil I Mil I Th	
conservation buffer: 47. Eligible retained income 48. Distributions and discretionary bonus payments during the quarter	Bil   Mil   Thou	47 48

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### Schedule RC-R—Continued

### Part II — Risk Weighted Assets

#### To be completed by all institutions

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Totals	Items Not	Allocation by Risk Weight Category				i
	(from	Subject to			-		ĺ
	Schedule RC)	Risk-Weighting	0%	20%	50%	100%	ĺ
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Tho	ı Bil   Mil   Tho	Bil   Mil   Thoı ا	Bil   Mil   Thoر	μ
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions	RCON 0010	RCON C869	RCON B600	RCON B601		RCON B602	ĺ
(Column A equals the sum of Schedule RC items 1.a and 1.1	3,140	0	0	3,140		0	34
35. Held-to-maturity securities(Column A must equal	RCON 1754	RCON B603	RCON B604	RCON B605		RCON B607	ĺ
Schedule RC-B, item 8, column A)	0	0	0	0	0	0	35
, ,							ĺ
36. Available-for-sale securities(Column A must equal	RCON 1773	RCON B608	RCON B609	RCON B610	RCON B611	RCON B612	ĺ
Schedule RC-B, item 8, column D)	3,844	81	0	2,647	299	818	36
37. Federal funds sold and securities purchased under	RCON C225		RCON C063	RCON C064		RCON B520	ĺ
agreements to resell	0		0	0		0	37
	RCON 5369	RCON B617	RCON B618	RCON B619	RCON B620	RCON B621	ĺ
38. Loans and leases held for sale(Column A must equal RC 4.a	0	0	0	0	0	0	38
	RCON B528	RCON B622	RCON B623	RCON B624	RCON B625	RCON B626	ĺ
39. Loans and leases, net of unearned income(Col A must equal	0	0	0	0	0	0	39
	RCOŃ 3123	RCON 3123					ĺ
40. LESS: Allowance for loan and lease losses	0	0					40
	RCON 3545	RCON B627	RCON B628	RCON B629	RCON B630	RCON B631	
41. Trading assets (Column A must equal RC 5)	0	0	0	0	0	0	41
	RCON B639	RCON B640	RCON B641	RCON B642	RCON B643	RCON 5339	
42. All other assets(1)	539	0	0	0	0	539	42
	RCON 2170	RCON B644	RCON 5320	RCON 5327		RCON 5340	40
43. Total assets (sum of items 34 through 42)	7,523	81	0	5,787	299	1,357	43

<sup>(1)</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.

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**Schedule RC-R—Continued** 

	Column A)		(Column B)	(Column C)			(Column F)	ĺ
	ace Value	Credit	Credit		Allocation by	Risk Weight	Category	1
i i	r Notional	Conversion	Equivalent	00/	200/	E00/	1000/	l
	Amount	Factor	Amount(1)	0%	20%	50%	100%	l
Dollar Amounts in ThousandBil		See footnote(2	Bil   Mil   Thou				Bil   Mil   Thou	ľ
Derivatives and Off-Balance Sheet Items F	0	lacksquare	RCON B547	RCON B548	RCON B581	RCON B582		
14. Financial standby letters of credit	CON 3821	1.000	RCON B650	RCON B651	RCON B652	RCON B653		4
15. I enormance standby letters of	RCON 3821	.50	RCON B650	0 RCON B651	0 RCON B652	RCON 8653		4
of credit(Column A must equal RC-L.3)	CON 3411	.50	RCON B655	RCON B656				4
10: Commercial and similar letters	0	20	RCON B655	0	RCON B657	RCON B658		4
of credit(Column A must equal RC-L.4)	U	.20	<u> </u>	0	U	U	U	4
17. Risk participations in bankers	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	l
acceptances acquired by the	CON 3429	1.00	RCON BOOU	0	0 RCOIN B002		RCON BOOS	4
reporting institution	CON 3433	1.00	RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	1 4
	0	1.00	RCON BOO4	0	0	0		4
18. Securities lent (must equal RC-L.6)		1.00			0	U	U	4
49. Retained recourse on small business	CON A3E0		RCON B669	RCON B670	RCON B671	RCON B672	DCON DC73	l
obligations sold With recourse (column)	RCON A250	1.00	RCON Bob9	0 RCON B670	0	0 RCON B672	RCON B673	4
equal RC-S.M.1.b)	<u> </u>	1.00	<u> </u>	0	U	U	U	~
50. Recourse and direct credit								l
substitutes (other than financial								
standby letters of credit) subject to								i
the low-level exposure rule and								i
residual interests subject to a	CON DE 41	See footnote(3)	RCON B542				RCON B543	i
dollar-for-dollar capital requirement (Columb	U 145G MAN	12.500	RCON 6542				RCON B343	5
must equal Column B)	RCON B675	12.500	RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	=
JI. All Other Illiancial assets sold With	1 CON 6075	1.00	RCON B070	0	0	0		5
recourse	RCON B681	1.00	RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	1 3
32.7 III Other Off Balance Sheet	0	1.00	0	0	0	0		5
liabilities		1.00	<u> </u>		U	U	U	-
53. Unused commitments:	2CON 2022		RCON B687	RCON B688	RCON B689	DCON DCOO	DCON DCO1	l
a. With an original maturity	RCON 3833	.50	RCON B687	0	0	RCON B690	RCON B691	5
exceeding one year	U	.50	<u> </u>	U	U	U	U	=
b. With an original maturity of one	CON CEO1		DCON CEO3	DCON CEGS	DCON CEGA	DCON CECE	DCON CEGG	ĺ
year or less to asset backed	0 RCON G591	10	RCON G592	RCON G593	RCON G594	RCON G595		١.
commercial paper conduits	U	.10	DCON A167	RCON B693		RCON B695	0	5
			RCON A167	RCON B693	RCON B694			5
54. Derivative contracts			U	0	0	0		;

<sup>(1)</sup> Column A multiplied by credit conversion factor.

<sup>(2)</sup> For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

<sup>(3)</sup> Or institution specific factor.

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### **Schedule RC-R—Continued**

Part II — Continued	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Tho	u Bil   Mil   Tho	Bil   Mil   Thoı ا	ı Bil   Mil   Thou	I
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category	RCON B696	RCON B697	RCON B698	RCON B699	
(for each column, sum of items 43 through 54)	0	5,787	299	1,357	55
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56
57. Risk-weighted assets by risk weight category (for each column,	RCON B700	RCON B701	RCON B702	RCON B703	
item 55 multiplied by item 56)	0	1,157	150	1,357	57
				RCON 1651	
58. Market risk equivalent assets				0	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses				RCON B704	
and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				2,664	59
· · · · · · · · · · · · · · · · · · ·				RCON A222	
60. LESS: Excess allowance for loan and lease losses				0	60
				RCON 3128	
61. LESS: Allocated transfer risk reserve				0	61
				RCON A223	
62. Total risk-weighted assets (item 59 minus items 60 and 61)				2,664	62
Memoranda					
	mounts in Tho	usands	RCON	Bil   Mil   Thou	I
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards			8764	0	M.1

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### **Schedule RC-R—Continued**

Part II — Continued  Memoranda—Continued  With a remaining maturity of  (Column A) (Column B) (Column C)  One year or less Over one year Over five years  Dollar Amounts in Thousands	
One year or less Over one year Over five years	
Dollar Amounts in Thousands through five years	
2. Notional principal amounts of derivative contracts:(1) RCON Tril   Bil   Mil   ThoRCON Tril   Bil	
	l.2.a
b. Foreign exchange contracts	l.2.b
c. cold contracts	l.2.c
d. Other precious metals contracts	l.2.d
c. Other continuous contracts	l.2.e
f. Equity derivative contracts A000 0 A001 0 A002 0 M	l.2.f
g. Credit derivative contracts:	
Purchased credit protecton that (a) is a covered	
position under the market risk rule or (b) is not	
a covered position under the market risk rule	
and is not recognized as a guarantee for risk-based	
capital purposes:	
(1) Investment grade	l.2.g.1
(2) Subinvestment grade <u>G600</u> 0 G601 0 G602 0 M	l.2.g.2

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F) (	(Column G)	
	1-4 Family	Home	Credit	Auto	Other	Commercial	All Other	
	Residential	Equity	Card	Loans	Consumer	and Industrial	Loans, All	
	Loans	Lines	Receivables		Loans	Loans L	eases, and	
							All Other	
							Assets	
Dollar Amounts in Thous	anRdis Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Tho	ı Bil   Mil   Tho	ւBil   Mil   Thou B	il   Mil   Thou	
Bank Securitization Activities								
1. Outstanding principal balance of assets								
and securitized by the reporting bank w								
servicing retained or with recourse or o	heRCON B705	RCON B706	RCON B707	RCON B708	RCON B709		RCON B711	
seller-provided credit enhancements	0	0	0	0	0	0	0	1
2. Maximum amount of credit exposure								
arising from recourse or other								
seller-provided credit enhancements								
provided to structures reported in								
item 1 in the form of:								
<ul> <li>a. Credit-enhancing interest-only strips</li> </ul>								
(included in Schedules RC-B or RC-F	RCON B712	RCON B713	RCON B714	RCON B715	RCON B716		RCON B718	
or in Schedule RC, item 5)	0	0	0	0	0	0	0	2.a
<ul> <li>b. Subordinated securities and</li> </ul>	RCON C393	RCON C394	RCON C395	RCON C396	RCON C397		RCON C399	
other residual interests	0	0	0	0	0	0	0	2.b
c. Standby letters of credit and	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404		RCON C406	_
other enhancements	0	0	0	0	0	0	0	2.c
3. Reporting bank's unused commitments	200112706	200112707	200112200	20011 2000		200112201		
to provide liquidity to structures	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730		RCON B732	_
reported in item 1	0	0	0	0	0	0	0	3
ir rast ade loar amounts included in term	1 · RCON B733	RCON B734	RCON B735	RCON B736	RCON B737		RCON B739	4 -
a. 30-89 days past due		0				0	0	4.a
	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744		RCON B746	4 -
b. 90 days or more past due	0	0	0	0	0	0	0	4.b
5. Charge-offs and recoveries on assets so								
and securitized with servicing retained								
with recourse or other seller-provided of	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	DIAD D7E2	
enhancements (calendar year-to-date):	0 RIAD B/4/	RIAD B/48	RIAD 8/49	0 KIAD B/50	0 KIAD B/51	0	RIAD B753	5.a
a. Charge-offs	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758		RIAD B760	J.a
h Dosavorios	0 RIAD 6/34	0 KIAD 6755	0 KIAD B/30	0 KIAD B/3/	0 KIAD B/36	0	0	5.b
b. Recoveries					0	<u> </u>		٥.٥

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Schedule RC-S—Continued

Schedule RC-S—Continue	<u>:d</u>							
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	l
	1-4 Family	Home	Credit	Auto	Other	Commercial	All Other	l
	Residential	Equity	Card	Loans	Consumer	and Industri	l Loans, All	i
	Loans	Lines	Receivables		Loans	Loans	Leases, and	
							All Other	i
							Assets	i
Dollar Amounts in Thousa	ındis   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Tho	Bil   Mil   Tho	սBil   Mil   Thou	ı Bil   Mil   Thou	μ
6. Amount of ownership (or seller's)								1
interests carried as:								1
a. Securities (included in Schedule RC-E		RCON B761	RCON B762			RCON B763		1
or in Schedule RC, item 5)		0	0			0		6.a
, , , , , , , , , , , , , , , , , , , ,		RCON B500	RCON B501			RCON B502		ı
b. Loans (included in Schedule RC-C)		0	0			0		6.b
7. Past due loan amounts included in								1
interests reported in item 6.a:		RCON B764	RCON B765			RCON B766		1
a. 30-89 days past due	1	0	0			0		7.a
ar 50 05 days past date	1	RCON B767	RCON B768			RCON B769		1
b. 90 days or more past due	1	0	0			0		7.b
8. Charge-offs and recoveries on loan								1
amounts included in interests reported	1							1
in item 6.a (calendar year-to-date):		RIAD B770	RIAD B771			RIAD B772		i
a. Charge-offs		0	0			0		8.a
a. Charge ons		RIAD B773	RIAD B774			RIAD B775		
b. Recoveries		0	0			0		8.b
b. Recoveries								
For Securitization Facilities Sponsored								1
By or Otherwise Established By Other								
Institutions	1							1
Maximum amount of credit exposure								1
arising from credit enhancements	1							1
provided by the reporting bank to other								1
institutions' securitization structures in	1							1
the form of standby letters of credit,	1							1
purchased subordinated securities,	RCON B776	RCON B777	RCON B778	RCON B779	RCON B780	RCON B781	RCON B782	i
and other enhancements	0	0	0	0	0		0	9
10. Reporting bank's unused commitments							, i	1
to provide liquidity to other institutions'	RCON B783	RCON B784	RCON B785	RCON B786	RCON B787	RCON B788	RCON B789	İ
securitization structures	0	0	0	0	0		0	10
Securitization Structures								1 10

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**Schedule RC-S—Continued** 

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

#### Memoranda

Dollar A	mounts in ThousandsRCON	Bil   Mil   Tho	ļ.
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 enhan	cements B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit en	hancements 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	e form of standb		
credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C(2)	C407	N/A	M.4

<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.

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### Schedule RC-T—Fiduciary and Related Services

	RCON <b>YES / NO</b> A345 YES 1
	RCON <b>YES / NO</b> A346 YES 2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCON <b>YES / NO</b> B867 YES 3

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

(Column A)

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:

(Column B)

(Column C)

(Column D)

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

	Managed		Non-Managed	ı	Number of	Number of	
	Assets		Assets		Managed	Non-Manage	d
					Accounts	Accounts	
Dollar Amounts in Thousar	<b>₫g</b> il   Bil   Mil   Tho	u	Tril   Bil   Mil   Tho	u			
Fiduciary and Related Assets	RCON B868		RCON B869		RCON B870	RCON B871	
<ol><li>Personal trust and agency accounts</li></ol>	127,732		0		101	0	4
<ol><li>Employee benefit and retirement-</li></ol>							
related trust and agency accounts:	RCON B872		RCON B873		RCON B874	RCON B875	
a. Employee benefit-defined contributio			0		6	0	5.a
	RCON B876		RCON B877		RCON B878	RCON B879	
b. Employee benefit-defined benefit	4,770		0		4	0	5.b
c. Other employee benefit and	RCON B880		RCON B881		RCON B882	RCON B883	
retirement-related accounts	194,129		0		224	0	5.c
	RCON B884		RCON B885		RCON C001	RCON C002	
6. Corporate trust and agency accounts	0		0		0	0	6
7. Investment management and	RCON B886		RCON J253		RCON B888	RCON J254	
investment advisory agency accounts	1,761,106		0		510	0	7
8. Foundation and endowment trust and	RCON J255		RCON J256		RCON J257	RCON J258	
agency accounts	118,244		0		29	0	8
	RCON B890		RCON B891		RCON B892	RCON B893	
9. Other fiduciary accounts	0		0		0	0	9
10. Total fiduciary accounts	RCON B894		RCON B895		RCON B896	RCON B897	
(sum of items 4 through 9)	2,210,462		0		874	0	10

## **Schedule RC-T—Continued**

	(Column A) Managed Assets		(Column B) Non-Managed Assets	1	(Column C) Number of Managed Accounts	(Column D) Number of Non-Manage Accounts	d
Dollar Amounts in Thousar	<b>₫g</b> il   Bil   Mil   Tho	u	Tril   Bil   Mil   The	u	71000 011100	7 1000 01110	
11. Custody and safekeeping accounts 12. Not applicable 13. Individual Retirement Accounts, Health Savings Accounts, and			RCON B898 9			RCON B899 1	11
other similar accounts (included in items 5.c and 11)	RCON J259 194,129		RCON J260 0		RCON J261 224	RCON J262 0	13

Dollar Amounts in Thouse	an disad	Bil   Mil   Thou	Į
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	B904	182	14
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	B905	8	15.a
b. Employee benefit—defined benefit	B906	7	15.b
c. Other employee benefit and retirement-related accounts	B907	295	15.c
16. Corporate trust and agency accounts	A479	0	16
17. Investment management and investment advisory agency accounts	J315	2,342	17
18. Foundation and endowment trust and agency accounts	J316	139	18
19. Other fiduciary accounts	A480	0	19
20. Custody and safekeeping accounts	B909	1	20
21. Other fiduciary and related services income	B910	0	21
22. Total gross fiduciary and related services income (sum of items 14 through 21)			
(must equal Schedule RI, item 5.a)	4070	2,974	22
23. LESS: Expenses	C058	N/A	23
24. LESS: Net losses from fiduciary and related services	A488	N/A	24
25. PLUS: Intracompany income credits for fiduciary and related services	B911	N/A	25
26. Net fiduciary and related services income	A491	N/A	26

		(Column A)		(Column B)		(Column C)	
	Pers	onal Trust and	Em	ployee Benef	it All	Other Accoun	ts
		Agency and	ar	nd Retirement	<b>l</b> -		
		Investment	Rel	ated Trust an	d		
Memoranda	l	Management	Ag	ency Account	s		
Dollar Amounts in Thousands	Ag	ency Accounts	, ,	•			
Managed assets held in fiduciary accounts:	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
a. Noninterest-bearing deposits	J263	N/A	J264	N/A	J265	N/A	M.1.a
b. Interest-bearing deposits	J266	N/A	J267	N/A	J268	N/A	M.1.b
c. U.S. Treasury and U.S.							
Government agency obligations	J269	N/A	J270	N/A	J271	N/A	M.1.c
d. State, county, and municipal obligations	J272	N/A	J273	N/A	J274	N/A	M.1.d
e. Money market mutual funds	J275	N/A	J276	N/A	J277	N/A	M.1.e
f. Equity mutual funds	J278	N/A	J279	N/A	J280	N/A	M.1.f
g. Other mutual funds	J281	N/A	J282	N/A	J283	N/A	M.1.g
h. Common trust funds and							
collective investment funds	J284	N/A	J285	N/A	J286	N/A	M.1.h
i. Other short-term obligations	J287	N/A	J288	N/A	J289	N/A	M.1.i
j. Other notes and bonds	J290	N/A	J291	N/A	J292	N/A	M.1.j
k. Investments in unregistered funds and							
private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k

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Column A   Column B   Column C   Employee Benefit All Other Accounts and Agency and Investment Management Agency Accounts   Management Agency Accounts	Schedule RC-T—Continued							
Agency and   Investment   Agency and   Investment   Agency Accounts   Agency Accou		(Column A) (Column B) (Column C)						
Dollar Amounts in Thousands	Memoranda—Continued						Other Account	s
Dollar Amounts in Thousands								
Dollar Amounts in Thousands								
RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   BII   MII   Thou   RCON   MII   M	Dellay Americate in Theorems				ency Account	5		
1.   1.   1.   1.   1.   1.   1.   1.	Dollar Amounts in Thousands		ency Accounts	DCON	Dil I Mil I Thou	DCON	Dil I Mil I Thou	
m. Real estate mortgages   3299	4   01							M 1 I
N. Real estate								
Note collapse   Note								
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)    308   N/A   3309   N/A   3310   N/A   M.1.p				_		_		
Section   Find								
Column A   Managed Asset   N/A   Managed A								
Dollar Amounts in Thousands  1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds  Dollar Amounts in Thousands  Dollar Amounts in Thousands  Dollar Amounts in Thousands  Dollar Amounts in Thousands  C(Column A) Number of Managed Accounts in Jajii N/A Jaji2 N/A M.1.q  (Column A) Number of Principal Amount Outstanding RCON Tril   Bil   Mil   Thousands RCON B928   M.2.a RCON Jaji4 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A								
Dollar Amounts in Thousands   Column A   Managed Assets   Number of Managed Accounts	items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p
Dollar Amounts in Thousands   Column A   Managed Assets   Number of Managed Accounts					(C   A)		(C   D)	1
Dollar Amounts in Thousands   RCON   Bil   Mil   Thousands   Managed Accounts				<sub>M=</sub>	,			
Dollar Amounts in Thousands  1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds    Quitter				ı ма	naged Assets			
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds   3311   N/A   3312   N/A   M.1.q	Dollar Amou	inte in T	housands	PCON	Bil   Mil   The			.5
advised or sponsored mutual funds		11113 111 1	ilousarius	RCON	5   1	ACON		
Column A   Number of   Principal Amount   Issues   Principal Amount   Outstanding   RCON   Issues   RCON   Bill   Mill   Thousands   RCON   RCON   Bill   Mill   Thousands   RCON   RCON   Bill   Mill   Thousands   RCON   RCON   Bill   Mill   Thousands   RCON   Bill   Mill   Thousands   RCON   Bill   Mill   Thousands   RCON   Bill   Mill   Thousands   RCON   Bill   Mill   Thousands   RCON   Bill   Mill   Thousands   RCON   Bill   Mill   Thousands   RCON   RCON   Bill   Mill   Thousands   RCON   Bill   Mill				J311	N/A	J312	N/A	M.1.a
Number of Issues   Principal Amount Outstanding   RCON   Sues   Principal Amount Outstanding   Tril   Bil   Mil   Til   Dou   M.2.a	advised of sponsored matual runds							
Dollar Amounts in Thousands   Corporate trust and agency accounts:   a. Corporate and municipal trusteeships   B927   N/A   N/A   N/A   N/A     (1) Issues reported in Memorandum item 2.a. that are in default   B929   N/A   N/A   N/A     b. Transfer agent, registrar, paying agent, and other corporate agency   B929   N/A   N/A     Column A)   (Column B)   Market Value or Funds   Fund Assets     Column A)   Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column A)   Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column A)   Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value or Funds   RCON   Bil   Mil   Thousands     Column B)   Market Value					(Column A)		(Column B)	
Dollar Amounts in Thousands   RCON   Tril   Bil   Mil   Thousands   RCON   B928								nt
2. Corporate trust and agency accounts: a. Corporate and municipal trusteeships B927 N/A N/A N/A  (1) Issues reported in Memorandum item 2.a. that are in default b. Transfer agent, registrar, paying agent, and other corporate agency  CColumn A) Number of Fund Assets  Dollar Amounts in Thousands  3. Collective investment funds and common trust funds: a. Domestic equity b. International/Global equity C. Stock/Bond blend B933 0 B934 0 M.3.b c. Stock/Bond blend B935 0 B936 0 M.3.c d. Taxable bond B937 0 B938 0 M.3.d e. Municipal bond B939 0 B940 0 M.3.d f. Short term investments/Money market B941 0 B942 0 M.3.f g. Specialty/Other				L				
a. Corporate and municipal trusteeships		<u>ints in T</u>	<u>housands</u>	RCON		<u> </u>		iou
(1) Issues reported in Memorandum item 2.a. that are in default b. Transfer agent, registrar, paying agent, and other corporate agency    Column A   N/A   M.2.a.1				B027	NI/A			мээ
(1) Issues reported in Memorandum item 2.a. that are in default b. Transfer agent, registrar, paying agent, and other corporate agency    Column A   N/A   M.2.a.1	a. Corporate and municipal trusteeships			D927	N/A			M.Z.a
b. Transfer agent, registrar, paying agent, and other corporate agency    B929   N/A	(1) Taguag varianted in Managementum items 2 a the		ما محمد الد	1313	N/A			M 2 a 1
Column A   Column B   Number of Funds   Fund Assets   Fund Assets   Fund Assets   Fund Assets   Fund Assets   Funds   Fund Assets   Funds						i '	1 477 (	
Number of Funds   Number of Fund Assets	b. Transfer agenc, registrar, paying agenc, and other	Corpor	ate agency					
Dollar Amounts in Thousands   RCON   RCON   Bil   Mil   Thousands   RCON   All   Thousands   RCON   Bil   Mil   Thousands   RCON   All   Thousands   RCON					(Column A)		(Column B)	
Dollar Amounts in Thousands   RCON   RCON   Bil   Mil   Thousands   RCON   RCON   Bil   Mil   Thousands   RCON   RCO								f
3. Collective investment funds and common trust funds: a. Domestic equity b. International/Global equity c. Stock/Bond blend d. Taxable bond e. Municipal bond f. Short term investments/Money market g. Specialty/Other  8931 0 8932 0 M.3.a  M.3.a  8933 0 8934 0 M.3.c  M.3.c  8937 0 8938 0 M.3.d  8939 0 8940 0 M.3.e  M.3.e  8941 0 8942 0 M.3.f  9. Specialty/Other				L				
a. Domestic equity       B931       0 B932       0 M.3.a         b. International/Global equity       B933       0 B934       0 M.3.b         c. Stock/Bond blend       B935       0 B936       0 M.3.c         d. Taxable bond       B937       0 B938       0 M.3.d         e. Municipal bond       B939       0 B940       0 M.3.e         f. Short term investments/Money market       B941       0 B942       0 M.3.f         g. Specialty/Other       B943       0 B944       0 M.3.g			<u>housands</u>	RCON		RCON	Bil   Mil   Tho	J
b. International/Global equity		5:		D021	0	DOGG	0	M 2 -
c. Stock/Bond blend B935 0 B936 0 M.3.c d. Taxable bond B937 0 B938 0 M.3.d e. Municipal bond B939 0 B940 0 M.3.e f. Short term investments/Money market B941 0 B942 0 M.3.f g. Specialty/Other B943 0 B944 0 M.3.g				=				
d. Taxable bond B937 0 B938 0 M.3.d e. Municipal bond B939 0 B940 0 M.3.e f. Short term investments/Money market B941 0 B942 0 M.3.f g. Specialty/Other B943 0 B944 0 M.3.g	D. International/Global equity							
e. Municipal bond <u>B939 0 B940 0</u> M.3.e f. Short term investments/Money market <u>B941 0 B942 0</u> M.3.f g. Specialty/Other <u>B943 0 B944 0</u> M.3.g	d Tavable bond							
f. Short term investments/Money market <u>B941 0 B942 0</u> M.3.f g. Specialty/Other <u>B943 0 B944 0</u> M.3.g				$\blacksquare$				
g. Specialty/Other B943 0 B944 0 M.3.g		<del></del>						
h Total collective investment funds (sum of Memorandum items 3 a through 945 0 B946 0 M.3.h	g. Specialty/Other				0	B944	0	M.3.g
in rotal concente investment rands (suin of ricinoralidani items sia unioa <del>gni sia),</del>	h. Total collective investment funds (sum of Memora	andum it	tems 3.a throu	B945	0	B946	0	M.3.h

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**Schedule RC-T—Continued** 

4.a
4.b
4.c
4.d
4.e

Person	to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:
	Tammy Messmer
	Name and Title (TEXT B962)
	tmessmer@provtrust.com
	E-mail Address (TEXT B926)
	(262) 521-2322 Telephone: Area code/phone number/extension (TEXFAR963)ea code/phone number (TEXT B964)

## **Schedule RC-V— Variable Interest Entities**

		(Column A)	es A	(Column B) BCP Conduits		(Column C) Other VIEs	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Tho	IRCON	Bil   Mil   Tho	ı
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		K004	0	K005	0	1.h
i. Derivative trading assets	K006		K007		K008	0	1.i
j. Other real estate owned	K009		K010		K011	0	1.j
k. Other assets	K012	0	K013	0	K014	0	1.k
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		K016		K017	0	2.a
b. Derivative trading liabilties	K018		K019		K020	0	2.b
c. Commercial paper	K021	0	K022	0	K023	0	2.c
d. Other borrowed money							
(exclude commercial paper)	K024		K025		K026	0	<u>2</u> .d
e. Other liabilties	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	К033	0	K034	n	K035	0	4
in items 2.a through 2.e above)	KUJJ		KUJ†		14000	U	4

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

brief narrative statement on the amounts reported in the R	sub <b>750 a</b> haracters, as defined, it will be truncated at 750 characters Repoits no notice to the submitting bank and the truncated statement nadwill appear as the bank's statement both on agency computerized
available to the public, along with the publicly available dat	
Reports of Condition and Income, in response to any reque	
	orted information furnished by the bank in the narrative statement
	must be accurate and not misleading. Appropriate efforts shall be
items 6 through 9,14, 15 and 18; and Schedule	taken by the submitting bank to ensure the statement's accuracy.
RC-P, items 7.a and 7.b, is regarded as confidential and wi	
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 CONFITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OF WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMEI Banks choosing not to make a statement may check the "No comment" box below and should make no entries of air in the space provided for the narrative statement; i.e., DO enter in this space such phrases as "No statement," "Not a "N/A", "No comment," and "None."  The optional statement must be entered on this sheet. The ment should not exceed 100 words. Further, regardless of number of words, the statement must not exceed 750 char	files, and from disclosure; the bank, at its option, may replace it with FIDE NITEMENT Appropriate to the amended data.  N R TITHE TOPTIONAL NAME TO THE TOPTION OF THE METERS OF THE TOPTION OF THE STATEMENT WILL NOT APPRECISELY OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE
Commented	RCON <b>YES / NO</b> 6979 NO
Comments?	03/3 140
BANK MANAGEMENT STATEMENT (please type or print cle	early):
6980	

#### **REPORT OF CONDITION**

Consolidating domestic subsidiaries of	
Provident Trust Company	
in the state of WI at close of business on M	larch 31, 2014
published in response to call made by (Enter addition	nal information below)
	,
	•

#### **Statement of Resources and Liabilities**

**Dollar Amounts in Thousands** 

Securities purchased under agreements to resell	0	
Loans and lease financing receivables:		
Loans and leases held for sale	0	
Loans and leases, net of unearned income	<u> </u>	
LESS: Allowance for loan and lease losses		
Loans and leases, net of unearned income and allowance	0	
Trading Assets	0	
Premises and fixed assets (including capitalized leases)	1	
Other real estate owned	0	
Investments in unconsolidated subsidiaries and associated companies	0	
Direct and indirect investments in real estate ventures	0	
Intangible assets:		
Goodwill	538	
Other intangible assets	0	
Other assets	0	
Total assets	7,523	<u> </u>

# REPORT OF CONDITION (Continued)

#### **LIABILITIES**

Deposits:	<u>r Amounts in Tho</u> usands
•	
In domestic offices	0
Noninterest-bearing 0	
Interest-bearing	<del></del>
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	0
Subordinated notes and debentures	0
Other liabilities	0
Other hadhined	
Total liabilities	0
EQUITY CAPITAL Bank Equity Capital	0
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus	0 400
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus	<del></del>
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus  Common stock  Surplus (excludes all surplus related to preferred stock)	400
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus  Common stock  Surplus (excludes all surplus related to preferred stock)  Retained earnings	400 1,667
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus  Common stock  Surplus (excludes all surplus related to preferred stock)  Retained earnings  Accumulated other comprehensive income	400 1,667 5,375
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus	400 1,667 5,375 81
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus	400 1,667 5,375 81
EQUITY CAPITAL  Bank Equity Capital  Perpetual preferred stock and related surplus  Common stock  Surplus (excludes all surplus related to preferred stock)  Retained earnings  Accumulated other comprehensive income	400 1,667 5,375 81 0 7,523

Tre, the undersigned uncectors (trustees), detest to the	James R. Daley, Chief Compliance Officer
correctness of the Reports of Condition and Income (including	ng ( <b>Name, Title )</b>
the supporting schedules) for this report date and declare	of the above named bank do hereby declare
that the Reports of Condition and Income have been examir	ned that this Report of Condition is true and
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 co	, ,
appropriate reactar regulatory additionly and are true and ce	Tect.

Director #1	J. Scott Harkness		,
Director #2	Michael A. Schelble		
Director #3	Thomas N. Tuttle		