Federal Financial Institutions Examination Council

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



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

1

Report at the close of business September 30, 2014

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

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

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this

report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Date of Signature

Submission of Reports

FDIC Certificate Number 57809

Signature of Chief Financial Officer (or Equivalent)

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

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

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

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

(RSSD 9050)

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

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

Legacy Private Trust Company Legal Title of Bank (RSSD 9017)	
Neenah	
City (RSSD 9130)	
WI	54957-0649

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 2051; 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.



Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Other Person to Whom Questions about the Reports Should be Directed

Michael B Mahlik	Barbara A Blashka	
Name (TEXT C490)	Name (TEXT C495)	
President	Tax & Finance Officer	
Title (TEXT C491)	Title (TEXT C496)	
mmahlik@lptrust.com	bblashka@lptrust.com	
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)	
(920)967-5040	(920)967-5054	
Area Code / Phone Number / Extension (TEXT C493)	Area Code / Phone Number / Extension (TEXT 8902)	
(920)967-5079	(920)967-5079	
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

Michael B Mahlik Name (TEXT C366)

President

Title (TEXT C367)

mmahlik@lptrust.com E-mail Address (TEXT C368)

(920)967-5040 Area Code / Phone Number / Extension (TEXT C369)

(920)967-5054

Area Code / FAX Number (TEXT C370)

Secondary Contact

Joseph E McGrane Name (TEXT C371)

Executive Vice President

Title (TEXT C372)

imcgrane@lptrust.com E-mail Address (TEXT C373)

(920)967-5030

Area Code / Phone Number / Extension (TEXT C374)

(920)967-5079

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
Michael B Mahlik	Joseph E McGrane
Name (TEXT C437)	Name (TEXT C442)
President	Executive Vice President
Title (TEXT C438)	Title (TEXT C443)
mmahlik@lptrust.com	jmcgrane@lptrust.com
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
(920)967-5040	(920)967-5030
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)

| 4

Consolidated Report of Income for the period January 1, 2014 - September 30, 2014

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	Bil Mil Thou	
1. Interest income:		
a. Interest and fee income on loans:		
(1) Loans secured by real estate:		
(a) Loans secured by 1-4 family residential properties	RIA D4435 0	1.a.(1)(a)
(b) All other loans secured by real estate	RIAD4436 0	1.a.(1)(b)
(2) Commercial and industrial loans	RIAD4012 0	1.a.(2)
 (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards 	RIADB485 0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other		- (-/(-/
consumer loans)	RIADB486 0	1.a.(3)(b)
(4) Loans to foreign governments and official institutions	RIAD4056 0	1.a.(4)
(5) All other loans (1)	RIAD4058 0	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010 0	1.a.(6)
b. Income from lease financing receivables	RIA D4065 0	1.b.
c. Interest income on balances due from depository institutions (2)	RIAD4115 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)	RIADB488 25	1.d.(1)
(2) Mortgage-backed securities	RIADB489 0	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIA D4060 13	1.d.(3)
e. Interest income from trading assets	RIAD4069 0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIA D4020 0	1.f.
g. Other interest income	RIAD4518 0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107 38	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)	RIA D4508 0	2.a.(1)
 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 	RIAD0093 0	$2 = \langle 2 \rangle \langle 2 \rangle$
(b) Time deposits of \$100,000 or more	RIAD0093 0 RIADA517 0	2.a.(2)(a)
(c) Time deposits of less than \$100,000		2.a.(2)(b)
	RIADA518 0 RIAD4180 0	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	14/1010	2.b.
c. Interest on trading liabilities and other borrow ed money	RIAD4185 0	2.c.

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

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

5

Schedule RI—Continued

(2) Investment banking, advisory, and underw riting fees and commissions RIADC888 5.d.(2 (3) Fees and commissions from annuity sales RIADC887 0 (4) Underw riting income from insurance and reinsurance activities RIADC387 0 (5) Income from other insurance activities RIADC387 0 (5) Income from other insurance activities RIADC387 0 (6) Income from other insurance activities RIADC387 0 (7) Net servicing fees RIADE491 0 (8) Net securitization income 5.d.(3 (9) Net securitization income RIADE492 0 (1) Not applicable RIADE493 0 (2) Net gains (losses) on sales of other real estate ow ned RIADE416 0 (3) Not applicable RIADE496 0 5.l. (2) Other noninterest income (*) RIAD24079 4.494 (3) Realized gains (losses) on held-to-maturity securities RIAD3521 0 (3) READE495 0 RIAD 6.a. (4) Codew ill impairment losses RIAD4135 2.301 (7) Noninterest expense: RIAD4135 2.301 (8) Expenses of premises and fixed assets (net of	Dollar Amounts in Thousands			Bil Mil Thou		
e. Total interest expense (sum of items 2.a through 2.d)	d. Interest on subordinated notes and debentures			RIA D4200	0	2 d
3. Net interest income (item 1.h minus 2.e) RAD4074 38 4. Provision for loan and lease losses RAD4074 38 5. Noninterest income: RAD4070 4.4 5. Noninterest income: RAD4070 4.494 5. Service charges on deposit accounts RAD4020 5.6 c. Trading revenue (2) RAD4020 5.6 d. (1) Fees and commissions from securities brokerage RAD2886 5.6.(2) (2) Investment banking, advisory, and underw riling fees and commissions RAD2887 5.6.(3) (3) Fees and commissions from anuity sales RAD287 5.6.(4) (4) Underw riting income from insurance activities RAD287 5.6.(4) (5) hcome from other insurance activities RAD287 5.6.(5) (4) Underw riting income RAD2849 5.6. (7) Net securitization income RAD28492 5.1. (8) Net agains (losses) on sales of other real estate owned RAD2416 5.1. (9) Net agains (losses) on sales of other real estate owned RAD4492 5.1. (1) Net agains (losses) on sales of other real estate owned RAD4492 5.1. (1) Met agains (losses) on sales of other real estate owned <				RIA D4073	0	
4. Provision for loan and lease losses RAD4230 0 5. Noninterest income: RAD4230 0 6. Noninterest income: RAD4070 4.494 5. Noninterest income: RAD4080 0 6. Trading revenue (2) RAD4080 0 6. Trading revenue (2) RAD4280 0 7. Noninterest naking: advisory, and underw riting fees and commissions RAD2386 0 5.d.(1 7. Noninterest naking: advisory, and underw riting fees and commissions RADC386 0 5.d.(2 8. Advisor, and underw riting income from insurance activities RAD2386 0 5.d.(3 7. Noninterest income RAD2386 0 5.d.(3 8. Not applicable RAD2386 0 5.d. 1. Net gans (losses) on sales of other real estate ow ned RAD2492 0 5.d. 1. Net gans (losses) on sales of other sale sets (excluding securities) RAD2496 0 5.k. 1. Net gans (losses) on sales of other sale securities RAD2496 0 5.k. 1. Net gans (losses) on sales of other real estate ow ned RAD2496 0 5.k. 1. Not gans (losses) on sales of other real estate ow	3. Net interest income (item 1.h minus 2.e)	RIA D4074	38			
5. Noninterest income: a. Income from fiduciary activities (1) RiAD4070 4.494 5.a. b. Service charges on deposit accounts c. Trading revenue (2) RiAD4080 0 5.b. d. (1) Fees and commissions from securities brokerage RiAD2386 0 5.d.(1) (2) hvestment banking, advisory, and underw riting fees and commissions RiADC386 0 5.d.(2) (3) Fees and commissions from annuity sales RiADC387 0 5.d.(2) (3) Fees and commissions from annuity sales RiADC387 0 5.d.(2) (a) Underw riting income from insurance activities RiADC387 0 5.d.(6) (b) hoome from other insurance activities RiADC387 0 5.d.(6) (c) Venture capital revenue RiAD6416 5.i. RiAD6491 0 5.e. (a) Not applicable Intervining fees RiAD5416 0 5.i. RiAD5416 0 5.i. (b) Ret gains (losses) on sales of other assets (excluding securities) RiAD5416 0 5.i. RiAD5416 0 5.i. (c) Ant applicable In tetra south of terms 5.a. through 5.1) RiAD515 0 5.d.(1) R		RIA D4230	0			
b. Service charges on deposit accounts RiAD4080 0 5.b. c. Trading revenue (2) RiADA220 0 5.c. d. RiAD2320 0 5.c. (1) Fees and commissions from necurities brokerage RiAD2386 0 5.d.(1 (2) Investment banking, advisory, and underwriting fees and commissions RiAD2387 0 5.d.(3 (3) Fees and commissions from annuty sales RiAD2387 0 5.d.(4 (5) Income from other insurance activities RiAD2387 0 5.d.(4 (6) Income from other insurance activities RiAD2491 0 5.e. 1. Net servicing fees RiADB491 0 5.e. 1. Net servicing fees RiAD2491 0 5.i. 1. Net gains (losses) on sales of other real estate ow ned RiAD2491 0 5.i. 1. Net gains (losses) on sales of other asels (excluding securities) RiAD24616 0 5.i. 1. Wet gains (losses) on ales of other asels (excluding securities) RiAD2470 6.a. 6.a. a. Realized gains (losses) on held-to-maturity securities RiAD2470 6.i. 6.a. 6.a. c. 1. Gloodwill impa		<u> </u>				
b. Service charges on deposit accounts RAD4080 0 5.b. c. Trading revenue (1) RAD220 0 5.c. d. RAD220 0 5.c. (1) Fees and commissions from securities brokerage RAD2886 0 5.d.(1 (2) Investment banking, advisory, and underwriting fees and commissions RAD2886 0 5.d.(3 (3) Fees and commissions from annutry sales RAD2687 0 5.d.(3 (4) Underwriting income from insurance and reinsurance activities RAD2386 0 5.d.(3 (5) Income from other insurance activities RAD2847 0 5.d.(4 (5) Income from other insurance activities RAD28491 0 5.e. (6) Norme from other insurance activities RAD28491 0 5.e. (7) Net securitization income RAD28491 0 5.i. (8) Net securitization income RAD28491 0 5.i. (9) Net agains (losses) on sales of other real estate ow ned RAD2416 0 5.i. (1) Not interest income (sum of items 5.a. through 5.i) RAD24079 4.494 6.a. (1) Codw will impairment losses (net of rental income) (excludin	a. Income from fiduciary activities (1)			RIA D4070	4,494	5.a.
c. Trading revenue (2) RiADA220 0 d. RiADA220 0 d. (1) Fees and commissions from securities brokerage RiADC886 0 (2) Investment banking, advisory, and underwriting fees and commissions RiADC886 0 5.d.(2) (3) Fees and commissions from annuly sales RiADC886 0 5.d.(2) (3) Fees and commissions from annuly sales RiADC386 0 5.d.(4) (4) Underwriting income from insurance activities RiADC386 0 5.d.(4) (5) Income from other insurance activities RiADC387 0 5.d.(5) (6) Not come from other insurance activities RiADC387 0 5.d.(5) (7) Net securitization income RiADE491 0 5.e. (8) Net securitization income RiAD5416 0 5.i. (9) Net gains (losses) on sales of other real estate ow ned RiAD5416 0 5.k. (1) Other noninterest income (1) RiAD64079 4.494 6. 6.a. (1) Cher noninterest income (sum of items 5.a. through 5.l) RiAD3196 0 7.a. Realized gains (losses) on available-for-sale securities RiAD3196 0 <td>b. Service charges on deposit accounts</td> <td></td> <td></td> <td>RIA D4080</td> <td>0</td> <td></td>	b. Service charges on deposit accounts			RIA D4080	0	
d. (1) Fees and commissions from securities brokerage RADC886 0 5.d.(1) (2) Investment banking, advisory, and underw riting fees and commissions RADC886 0 5.d.(2) (3) Fees and commissions from annuity sales RADC886 0 5.d.(3) (4) Underw riting income from insurance and reinsurance activities RADC386 0 5.d.(3) (5) Income from other insurance activities RADC386 0 5.d.(4) (6) Income from other insurance activities RADC386 0 5.d.(4) (7) Net servicing fees RADB491 0 5.e. (8) Net securitization income File gains (losses) on sales of loans and leases RADB493 0 5.j. (1) Net gains (losses) on sales of other asets (excluding securities) RADB497 0 5.l. (1) Other noninterest income (sum of items 5.a. through 5.l) RADB497 0 5.l. (2) Amortization expense and fixed assets (net of rental income) (excluding salaries and employee benefits RAD216 0 (1) Codwi il impairment losses for ther 7.a. through 7.d) RAD4093 3.469 (2) Amortization expense (1) C. RAD4092 96 (1) Codwi il impa	c. Trading revenue (2)				0	
(2) Investment banking, advisory, and underw riting fees and commissions RiADC888 0 5.d.(2 (3) Fees and commissions from annuity sales RiADC887 0 5.d.(2 (3) Fees and commissions from annuity sales RiADC887 0 5.d.(3 (4) Underw riting income from insurance activities RiADC386 0 5.d.(3 (5) Income from other insurance activities RiADC387 0 5.d.(3 (5) Net servicing fees RiADB491 0 5.e. (7) Net securitization income RiADB492 0 5.f. (8) Net securitization income RiADB493 0 5.i. (9) Net securitization income RiADB493 0 5.i. (1) Net gains (losses) on sales of other assets (excluding securities) RiADB496 5.i. (2) Net securitization income (*) RiAD4079 4.494 6.a. (3) Realized gains (losses) on ales of other assets (excluding securities) RiAD4315 0 (1) Other noninterest income (*) RiAD4316 0 7.a. (2) Amortization expense: RiAD4312 RiAD432 6.a. (2) Amortization expense of premises and fixed assets (net of rental income) (excluding salarie	d.					0.01
(2) Investment banking, advisory, and underw riting fees and commissions RADC888 0 5.d.(2 (3) Fees and commissions from annulty sales RADC387 0 5.d.(2 (3) Fees and commissions from annulty sales RADC387 0 5.d.(3 (4) Underw riting income from insurance activities RADC387 0 5.d.(3 (5) Income from other insurance activities RADC387 0 5.d.(2 (5) Income from other insurance activities RADC387 0 5.d.(2 (6) Income from other insurance activities RADC387 0 5.d.(2 (7) Net servicing fees RADE492 0 5.f. (8) Net securitization income RIADB492 0 5.f. (9) Net gains (losses) on sales of other real estate ow ned RIADE493 0 5.i. (1) Net gains (losses) on sales of other assets (excluding securities) RIADE496 0 5.i. (1) Other noninterest income (*) RIAD4079 4.494 6.a. 6.a. 6.a. (2) Amortization expense: RIAD13521 0 0 7.a. 6.a. (1) Goodw ill impairment losses for other intangible assets RIAD2135	(1) Fees and commissions from securities brokerage			RIADC886	0	5.d.(1
(3) Fees and commissions from annuity sales RIADC887 0 (4) Underw riting income from insurance and reinsurance activities RIADC386 0 (5) Income from other insurance activities RIADC387 0 (6) Income from other insurance activities RIADC387 0 (7) Net securitization income RIADC387 0 1. Not applicable RIADE491 0 1. Not applicable RIAD5416 0 1. Not applicable RIAD5416 0 1. Not applicable RIAD5416 0 1. Other noninterest income (*) RIAD492 0 m. Total noninterest income (*) RIAD497 0 1. Other noninterest income (*) RIAD497 0 2. Realized gains (losses) on available-for-sale securities RIAD4079 4,494 6. RIAD2521 0 0 7. Noninterest expense: RIAD2321 0 0 3. Salarise and employee benefits RIAD43135 2,301 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.c. (1) RIAD4301 1,063 c.	(2) Investment banking, advisory, and underwriting fees and commiss	ions		RIADC888	0	
(4) Underw riting income from insurance and reinsurance activities RIADC386 0 (5) Income from other insurance activities RIADC387 0 e. Venture capital revenue RIADC397 0 f. Net servicing fees RIADC397 0 g. Net securitization income RIADC397 0 h. Not applicable RIADE492 0 i. Net gains (losses) on sales of loans and leases RIADE492 0 j. Net gains (losses) on sales of other real estate ow ned RIADE497 0 k. Net gains (losses) on sales of other assets (excluding securities) RIADE497 0 l. Other noninterest income (1) RIADE497 0 5.l. m. Total noninterest income (1) RIADE3521 0 0 r. Noninterest expense: RIADC236 0 6.a. a. Realized gains (losses) on available-for-sale securities RIADE310 0 0 r. Noninterest expense: RIADC236 0 7.c.(1 10. Codw ill impairment losses rest of rental income) (excluding salaries and employee benefits 7.c.(2 e. Total noninterest expense (1) RIAD4030 1.063 e. Total noninterest expense (1	(3) Fees and commissions from annuity sales			RIADC887	0	
(5) hcome from other insurance activities RiADC387 0 e. Venture capital revenue RiADB491 0 f. Net servicing fees RiADB492 0 g. Net securitization income RiADB492 0 h. Not applicable RiADB493 0 i. Net gains (losses) on sales of loans and leases RiADB493 0 j. Net gains (losses) on sales of other real estate ow ned RiADB493 0 k. Net gains (losses) on sales of other assets (excluding securities) RiADB496 0 k. Net gains (losses) on sales of other assets (excluding securities) RiADB497 0 m. Total noninterest income (°) RiAD321 0 e. Realized gains (losses) on held-to-maturity securities RiAD3196 0 r. Noninterest expense: a. Salaries and employee benefits RiAD210 6.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.a. RiAD216 0 c. (1) Goodw iil impairment losses 7.c.(1 RiAD2232 0 7.c.(2 d. Other noninterest expense (*) e. Total noninterest expense (sum of items 7.a. through 7.d) RiAD4302 3.469				RIADC386	0	
e. Venture capital revenue RiADB491 5.e. f. Net servicing fees RiADB492 5.f. g. Net securitization income RiADB492 5.f. h. Not applicable RiADB493 5.g. i. Net gains (losses) on sales of other real estate ow ned RiADB493 5.i. j. Net gains (losses) on sales of other asets (excluding securities) RiADB496 5.i. i. Other noninterest income (') RiADB496 5.l. m. Total noninterest income (sum of items 5.a. through 5.l) RiAD3196 0 a. Realized gains (losses) on available-for-sale securities RiAD3196 0 7. Noninterest expense: a. Salaries and employee benefits 6.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.c. (1) c. (1) Goodw ill impairment losses for other intangible assets RiAD217 186 d. Other noninterest expense (sum of items 7.a. through 7.d) RiAD4033 3,469 8. Income (loss) before extraordinary items and other adjustments (item 8) RiAD4302 425 10. Income (loss) before extraordinary items and other adjustments (item 8) RiAD4302 425 11. Extraordinary items and ot					0	
f. Net servicing fees RADB492 0 5.f. g. Net securitization income F. Not applicable RIADB493 0 i. Net gains (losses) on sales of loans and leases F. RADB493 0 5.g. j. Net gains (losses) on sales of other real estate ow ned RIAD5416 0 5.i. k. Net gains (losses) on sales of other real estate ow ned RIAD5415 0 5.i. k. Net gains (losses) on sales of other assets (excluding securities) RIAD5415 0 5.k. l. Other noninterest income (sum of items 5.a. through 5.l) RIAD3521 0 0 m. Total noninterest expense: RIAD3196 0 0 a. Realized gains (losses) on available-for-sale securities RIAD3196 0 0 7. Noninterest expense: RIAD40179 4.494 6.b. 6.a. a. Salaries and employee benefits RIAD4135 2,301 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.c.(1 Goodwill impairment losses 7.c.(1 c. (1) Goodwill impairment losses for other intangible assets RIAD4013 1.063 7.c.(2 d. Other no						
g. Net securitization income RIADB493 0 h. Not applicable RIADB493 0 i. Net gains (losses) on sales of loans and leases RIADB493 0 j. Net gains (losses) on sales of other real estate ow ned RIADB496 0 k. Net gains (losses) on sales of other real estate ow ned RIADB496 0 k. Net gains (losses) on sales of other assets (excluding securities) RIADB496 0 k. Net gains (losses) on sales of other assets (excluding securities) RIADB497 0 m. Total noninterest income (sum of items 5.a. through 5.l) RIAD3196 0 c. Realized gains (losses) on available-for-sale securities RIAD3196 0 c. RIAD135 2.301 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.c.(1 c. RIAD211 186 c. RIAD4217 186 c. RIAD42217 186 c. RIAD42217 186 c. RIAD4221 184 c. RIAD4221 184 d. Other noninterest expense (*) RIAD4302 3.469	•					
h. Not applicable RIAD5416 5.i. i. Net gains (losses) on sales of loans and leases RIAD5415 0 j. Net gains (losses) on sales of other real estate ow ned RIAD5415 0 k. Net gains (losses) on sales of other assets (excluding securities) RIAD6415 0 l. Other noninterest income (1) RIAD4079 4.494 6. Realized gains (losses) on available-for-sale securities RIAD321 0 b. Realized gains (losses) on available-for-sale securities RIAD3196 0 6.a. b. Realized gains (losses) on available-for-sale securities RIAD3196 0 6.a. c. RIAD4135 2.301 7.a. b. Expenses of premises and inpairment losses RIAD4217 186 c. (1) Goodw iil impairment losses 7.c.(1 7.c.(2 (2) Amortization expense and impairment losses for other intangible assets RIAD4092 982 c. RIAD4093 3.469 7.e. g. hcome (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.) RIAD4301 1.063 RiAD4302 425 9. 10. 11. Ri	C C					
i. Net gains (losses) on sales of loans and leases RIAD5416 0 j. Net gains (losses) on sales of other real estate ow ned RIAD5415 0 j. Net gains (losses) on sales of other assets (excluding securities) RIAD5415 0 i. Other noninterest income (*) RIAD4079 4,494 6. RIAD521 0 a. Realized gains (losses) on available-for-sale securities RIAD3196 0 7. Noninterest expense: RIAD4135 2,301 a. Salaries and employee benefits RIAD217 186 b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.c.(1 C. (1) Goodw ill impairment losses 7.c.(2 (2) Amortization expense and impairment losses for other intangible assets RIAD4033 3,469 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.) RIAD4301 1,063 9. Applicable income taxes (noi tem 8) RIAD4300 638 9. 10. Income (loss) before extraordinary items and other adjustments (item 3 minus item 9) 11. RIAD4300 638	•			TURBHOO		J.g.
j. Net gains (losses) on sales of other real estate ow ned RIAD5415 0 k. Net gains (losses) on sales of other assets (excluding securities) RIAD6496 5.k. l. Other noninterest income (*) RIAD6497 0 m. Total noninterest income (sum of items 5.a. through 5.l) RIAD4079 4.494 6. a. Realized gains (losses) on held-to-maturity securities RIAD3521 0 b. Realized gains (losses) on available-for-sale securities RIAD3196 0 7. Noninterest expense: RIAD4135 2.301 a. Salaries and employee benefits RIAD2216 0 b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) RIAD2216 0 c. (1) Goodw ill impairment losses 7.c.(1 RIAD2232 0 d. Other noninterest expense (sum of items 7.a. through 7.d) RIAD4003 RIAD4092 982 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.) RIAD4300 638 9. 10. Income (loss) before extraordinary items and other adjustments (item 3 minus item 9) 11. RIAD4300 638				RIAD5416	0	5 i
k. Net gains (losses) on sales of other assets (excluding securities) RIADB496 5.k. i. Other noninterest income (*) RIADB497 0 m. Total noninterest income (sum of items 5.a. through 5.l) RIAD4079 4,494 6. a. Realized gains (losses) on available-for-sale securities 5.k. b. Realized gains (losses) on available-for-sale securities RIAD3196 0 7. Noninterest expense: a. Salaries and employee benefits 6.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.b. c. (1) Goodw ill impairment losses 7.c.(1) (2) Amortization expense and impairment losses for other intangible assets RIAD4092 982 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.) RIAD4301 1,063 9. Applicable income taxes (on item 8) RIAD4300 638 11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0						
I. Other noninterest income (*) RADB497 0 m. Total noninterest income (sum of items 5.a. through 5.l) RIAD4079 4.494 6. a. Realized gains (losses) on held-to-maturity securities RIAD3521 0 b. Realized gains (losses) on available-for-sale securities RIAD3196 0 7. Noninterest expense: RIAD4135 2,301 a. Salaries and employee benefits RIAD4135 2,301 b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) RIAD217 186 c. (1) Goodw ill impairment losses 7.c.(1 7.c.(2 (2) Amortization expense and impairment losses for other intangible assets RIAD4092 982 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.) RIAD4301 1,063 8. Applicable income taxes (on item 8) RIAD4302 425 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 10. 11. RIAD4300 638						-
m. Total noninterest income (sum of items 5.a. through 5.l) RIA D4079 4,494 6. a. Realized gains (losses) on held-to-maturity securities RIAD3521 0 b. Realized gains (losses) on available-for-sale securities RIAD3196 0 7. Noninterest expense: a. Salaries and employee benefits 6.a. a. Salaries and employee benefits 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.a. c. (1) Goodw ill impairment losses 7.c.(21) (2) Amortization expense and impairment losses for other intangible assets RIAD4093 3.469 8. hcome (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.) RIAD4001 1.063 9. Applicable income taxes (on item 8) 8. RIAD4302 425 9. 10. hcome (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (`) RIAD4320 0 11.						
6. a. Realized gains (losses) on held-to-maturity securities RIAD3521 0 6.a. b. Realized gains (losses) on available-for-sale securities RIAD3196 0 6.b. 7. Noninterest expense: a. Salaries and employee benefits 7.a. 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.a. 7.a. c. (1) Goodw ill impairment losses 7.c.(1) 7.c.(2) (2) Amortization expense and impairment losses for other intangible assets RIAD40216 0 7. d. Other noninterest expense (*) RIAD4092 982 e. Total noninterest expense (sum of items 7.a. through 7.d) RIAD4093 3,469 8. ncome (loss) before income taxes (on item 8) 8. a. 6.b. and 7.e.) 8. Applicable income taxes (on item 8) 9. 10. ncome (loss) before extraordinary items and other adjustments (item 3 plus or minus item 9) 8. a. 6.b. and 7.e.) 8. RIAD4300 638 11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0 11.		r		Turebb for		
a. Realized gains (losses) on held-to-maturity securities RIAD3521 0 b. Realized gains (losses) on available-for-sale securities RIAD3196 0 7. Noninterest expense: a. Salaries and employee benefits 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.a. c. (1) Goodw ill impairment losses RIAD217 186 c. (1) Goodw ill impairment losses for other intangible assets RIAD2216 0 d. Other noninterest expense (*) RIAD4092 982 7.d. e. Total noninterest expense (sum of items 7.a. through 7.d) RIAD4093 3,469 8. Income (loss) before income taxes (on item 8) RIAD4302 425 9. Applicable income taxes (on item 8) 8. 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0		Tartbitor	.,			5.111.
b. Realized gains (losses) on available-for-sale securities RIAD3196 0 6.b. 7. Noninterest expense: a. Salaries and employee benefits 7.a. 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) 7.a. 7.a. c. (1) Goodw ill impairment losses 7.c.(1) 7.c.(2) (2) Amortization expense and impairment losses for other intangible assets RIAD232 0 d. Other noninterest expense (*) RIAD4092 982 e. Total noninterest expense (sum of items 7.a. through 7.d) RIAD4301 1,063 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.) RIAD4302 425 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 10. 11. 11. Extraordinary items and other adjustments, net of income taxes (*) 11. 11.		RIAD3521	0			6 a
7. Noninterest expense: a. Salaries and employee benefits RIAD4135 2,301 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) RIAD4135 2,301 7.a. c. (1) Goodw ill impairment losses 7.b. 7.c.(2) (2) Amortization expense and impairment losses for other intangible assets RIAD2216 0 7.c.(2) d. Other noninterest expense (*) RIAD4093 3,469 7.e. 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) RIAD4301 1,063 9. Applicable income taxes (on item 8) RIAD4302 425 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 RIAD4320 0 11. Extraordinary items and other adjustments, net of income taxes (*) I1. RIAD4320 0 11.			0			
a. Salaries and employee benefits RIA D4135 2,301 7.a. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) RIA D4135 2,301 7.a. c. (1) Goodw ill impairment losses 7.b. RIA D2216 0 7.c.(1 (2) Amortization expense and impairment losses for other intangible assets RIA D2232 0 7.c.(2 d. Other noninterest expense (*) RIA D4093 3,469 7.e. 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) RIA D4301 1,063 9. Applicable income taxes (on item 8) RIA D4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (*) 11. RIA D4320 0						0.0.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) RIAD4217 186 7.b. c. (1) Goodw ill impairment losses RIAD2216 0 7.c.(1 (2) Amortization expense and impairment losses for other intangible assets RIAD232 0 7.c.(2 d. Other noninterest expense (*) RIAD4092 982 7.d. e. Total noninterest expense (sum of items 7.a. through 7.d) RIAD4093 3,469 7.e. 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) RIAD4301 1,063 9. Applicable income taxes (on item 8) RIAD4302 425 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (*) II. RIAD4320 0 11.				RIA D4135	2,301	7.a.
c. (1) Goodw ill impairment losses RIADC216 0 7.c.(1 (2) Amortization expense and impairment losses for other intangible assets RIADC232 0 7.c.(2 d. Other noninterest expense (*) RIAD4092 982 7.d. e. Total noninterest expense (sum of items 7.a. through 7.d) RIAD4093 3,469 7.e. 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) RIAD4301 1,063 9. Applicable income taxes (on item 8) RIAD4302 425 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0 11.						
(1) Goodw ill impairment lossesRIADC21607.c.(1(2) Amortization expense and impairment losses for other intangible assetsRIADC23207.c.(2)d. Other noninterest expense (*)RIAD40929827.d.e. Total noninterest expense (sum of items 7.a. through 7.d)RIAD4093 3,469 7.e.8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)RIAD4301 1,063 9. Applicable income taxes (on item 8)RIAD43024259.10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)RIAD4300 638 10.11. Extraordinary items and other adjustments, net of income taxes (*)RIAD4320011.	benefits and mortgage interest)	-		RIA D4217	186	7.b.
Riad D23207.c.(2)d. Other noninterest expense (*)Riad D4092982e. Total noninterest expense (sum of items 7.a. through 7.d)Riad D40933,4698. 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.)Riad D40933,4699. Applicable income taxes (on item 8)Riad D43024259.10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)Riad D430063810.11. Extraordinary items and other adjustments, net of income taxes (*)Riad D4320011.						
d. Other noninterest expense (*)RIAD40929827.d.e. Total noninterest expense (sum of items 7.a. through 7.d)RIAD40933,4697.e.8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)RIAD43011,0639. Applicable income taxes (on item 8)RIAD43024259.10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)RIAD430063810.11. Extraordinary items and other adjustments, net of income taxes (*)RIAD4320011.					0	7.c.(1)
e. Total noninterest expense (sum of items 7.a. through 7.d)RIAD40933,4697.e.8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)RIAD43011,0638.9. Applicable income taxes (on item 8)RIAD43024259.10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)RIAD430063810.11. Extraordinary items and other adjustments, net of income taxes (*)RIAD4320011.				RIADC232	0	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.) RIAD4301 1,063 8. 9. Applicable income taxes (on item 8) RIAD4302 425 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0 11.	d. Other noninterest expense (*)			RIA D4092	982	7.d.
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)RIAD43011,0638.9. Applicable income taxes (on item 8)RIAD43024259.10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)RIAD430063810.11. Extraordinary items and other adjustments, net of income taxes (*)RIAD4320011.	e. Total noninterest expense (sum of items 7.a. through 7.d)	RIA D4093	3,469			7.e.
9. Applicable income taxes (on item 8) RIAD4302 425 9. 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0 11.						
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) RIAD4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0 11.			,			8.
8 minus item 9) RIA D4300 638 10. 11. Extraordinary items and other adjustments, net of income taxes (*) RIA D4320 0 11.		RIAD4302	425			9.
11. Extraordinary items and other adjustments, net of income taxes (*) RIAD4320 0 11.			629			10
	,					
		RIAD4320	U			11.
interests (sum of items 10 and 11)		RIADG104	638			12
13. LESS: Net income (loss) attributable to noncontrolling (minority)			500			12.
interests (if net income, report as a positive value; if net loss, report						
as a negative value) RIADG103 0 13.		RIADG103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13) RIAD4340 638 14.		RIA D4340	638			14.

(*) Describe on Schedule RI-E - Explanations

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

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

6

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7,			
1986, that is not deductible for federal income tax purposes	RIA D4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIA D8431	N/A	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in			
Schedule RI, items 1.a and 1.b)	RIA D4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schodule PL item 1 d (3))	RIA D4507	0	M.4.
Schedule RI, item 1.d.(3))		0	111.4.
		. 1	1
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole #)	RIA D4150	26	M.5.
		Bil Mil Thou	
Memorandum item 6 is to be completed by: (1)			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production			
and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.			
 Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) 	RIA D4024	0	M.6.
	1.0.12.102.1		111.0.
			1
		YYYYMMDD	
7. If the reporting bank has restated its balance sheet as a result of applying push dow n accounting		YYYYMMDD	
 If the reporting bank has restated its balance sheet as a result of applying push dow n accounting this calendar year, report the date of the bank's acquisition ⁽²⁾ 	RIA D9106	YYYYMMDD	M.7.
	RIA D9106	YYYYMMDD	M.7.
	RIAD9106		M.7.
	RIA D9106	Bil Mil Thou	M.7.
this calendar year, report the date of the bank's acquisition (2)	RIA D9106		M.7.
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading 	RIA D9106		M.7.
this calendar year, report the date of the bank's acquisition ⁽²⁾	RIA D9106		M.7.
this calendar year, report the date of the bank's acquisition ⁽²⁾		Bil Mil Thou	
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures 	RIA D8757	Bil Mil Thou	M.8.a
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures	RIA D8757 RIA D8758	Bil Mil Thou	M.8.a M.8.t
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures 	RIA D8757 RIA D8758 RIA D8759	Bil Mil Thou	M.8.a M.8.I M.8.0
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures 	RIA D8757 RIA D8758 RIA D8759 RIA D8760	Bil Mil Thou	M.8.6 M.8.1 M.8.0
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures e. Credit exposures 	RIA D8757 RIA D8758 RIA D8759	Bil Mil Thou	M.8.6 M.8.1 M.8.0
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures 	RIA D8757 RIA D8758 RIA D8759 RIA D8760	Bil Mil Thou	M.8.6 M.8.1 M.8.0
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures e. Credit exposures Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total 	RIA D8757 RIA D8758 RIA D8759 RIA D8760	Bil Mil Thou	M.8.8 M.8.1 M.8.0
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures e. Credit exposures memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. ⁽¹⁾ f. Impact on trading revenue of changes in the creditw orthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e 	RIA D8757 RIA D8757 RIA D8758 RIA D8759 RIA D8760 RIA DF186	Bil Mil Thou	M.8.a M.8.t M.8.c M.8.c
 this calendar year, report the date of the bank's acquisition (2) 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures e. Credit exposures Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1) f. Impact on trading revenue of changes in the creditw orthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) 	RIA D8757 RIA D8758 RIA D8759 RIA D8760	Bil Mil Thou	M.8.a M.8.t M.8.c M.8.c
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures e. Credit exposures memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1) f. Impact on trading revenue of changes in the creditw orthiness of the bank's derivatives above) g. Impact on trading revenue of changes in the creditw orthiness of the bank on the bank's derivative 	RIA D8757 RIA D8757 RIA D8758 RIA D8759 RIA D8760 RIA DF186 RIA DK090	Bil Mil Thou N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	M.8.a M.8.t M.8.c M.8.c M.8.c
 this calendar year, report the date of the bank's acquisition (2) 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures e. Credit exposures Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1) f. Impact on trading revenue of changes in the creditw orthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) g. Impact on trading revenue of changes in the creditw orthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above) 	RIA D8757 RIA D8757 RIA D8758 RIA D8759 RIA D8760 RIA DF186	Bil Mil Thou	M.8.a M.8.t M.8.c M.8.c M.8.c
 this calendar year, report the date of the bank's acquisition (²) 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures e. Credit exposures Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1) f. Inpact on trading revenue of changes in the creditw orthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) g. Impact on trading revenue of changes in the creditw orthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above) 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: 	RIA D8757 RIA D8757 RIA D8758 RIA D8759 RIA D8760 RIA DF186 RIA DK090	Bil Mil Thou N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	M.8.a M.8.c M.8.c M.8.c M.8.c
 this calendar year, report the date of the bank's acquisition ⁽²⁾ 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures e. Credit exposures Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1) f. Impact on trading revenue of changes in the creditw orthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) g. Impact on trading revenue of changes in the creditw orthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above) 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading 	RIA D8757 RIA D8757 RIA D8758 RIA D8759 RIA D8760 RIA DF186 RIA DK090	Bil Mil Thou N/A N/A N/A N/A N/A N/A	M.8.a M.8.c M.8.c M.8.c M.8.c
 this calendar year, report the date of the bank's acquisition (²) 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures e. Credit exposures Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1) f. Inpact on trading revenue of changes in the creditw orthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) g. Impact on trading revenue of changes in the creditw orthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above) 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: 	RIA D8757 RIA D8757 RIA D8758 RIA D8759 RIA D8760 RIA DF186 RIA DK090 RIA DK094	Bil Mil Thou Bil N/A N/A N/A N/A N/A N/A N/A N/A N/A	M.7. M.8.a M.8.c M.8.c M.8.c M.8.c M.8.c M.8.c M.8.c

સ **7**

Schedule RI—Continued

Memoranda—Continued

		Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for			
the current tax year?	RIADA530	NO	M.11.

		Bil Mil Thou	
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.			
 Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) 	RIADF228	N/A	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
 Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: 			
a. Net gains (losses) on assets	RIADF551	N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	N/A	M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk			
	RIADF554	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	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b)			
(Memorandum item 14.a minus Memorandum item 14.b)	RIADJ321	0	M.14.c.

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

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

8

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		Bil Mil Thou	
 Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) 	RIAD3217	5,243	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*)	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	5,243	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIA D4340	638	4.
 Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) 	RIA DB509	0	5.
6. Treasury stock transactions, net	RIADB510	0	6.
7. Changes incident to business combinations, net	RIA D4356	0	7.
8. LESS: Cash dividends declared on preferred stock	RIA D4470	0	8.
9. LESS: Cash dividends declared on common stock	RIA D4460	450	9.
10. Other comprehensive income (1)	RIADB511	0	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5,			
6, 8, or 9 above)	RIA D4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	5,431	12.

(*) Describe on Schedule RI-E - Explanations

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

9

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

Part I. Charge-offs (1) and Recoveries on Loans and Leases

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

	(Column A)	, , , , ,	
Dollar Amounts in Thousands	Charge-offs: Calendar YTE	Recoveries: Calendar YTD	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans	RIADC891	0 RIADC892 0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	0 RIADC894 0	1.a.(2)
b. Secured by farmland	RIAD3584	0 RIAD3585 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	RIAD5411	0 RIAD5412 0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RIADC234	0 RIADC217 0	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	0 RIADC218 0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RIA D3588	0 RIAD3589 0	1.d.
 e. Secured by nonfarm nonresidential properties: (1) Loans secured by ow ner-occupied nonfarm nonresidential 			
properties	RIADC895	0 RIADC896 0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	0 RIADC898 0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RIA D4481	0 RIAD4482 0	2.
3. Not applicable			
4. Commercial and industrial loans	RIA D4638	0 RIAD4608 0	4.
Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards	RIADB514	0 RIADB515 0	5.a.
b. Automobile loans	RIADK129	0 RIADK133 0	5.b.
c. Other (includes revolving credit plans other than credit cards and			
other consumer loans)	RIADK205	0 RIADK206 0	5.c.
6. Loans to foreign governments and official institutions	RIA D4643	0 RIAD4627 0	6.
7. All other loans (2)	RIAD4644	0 RIAD4628 0	7.
8. Lease financing receivables	RIA D4266	0 RIAD4267 0	8.
9. Total (sum of items 1 through 8)	RIAD4635	0 RIAD4605 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."

10

Schedule RI-B—Continued

Part I—Continued

Memoranda

_

	(Co	lumn A)	(Co	lumn B)	
Dollar Amounts in Thousands	Charge-offs	: Calendar YTD	Recoveries	: Calendar YTD	
1. Loans to finance commercial real estate, construction, and land					
development activities (not secured by real estate) included in				•	
Schedule RI-B, part I, items 4 and 7, above	RIA D5409	0	RIA D5410	0	M.1.
2. Memorandum items 2.a thru 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)	RIA D4652	0	RIA D4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-					
B, part I, item 2, above)	RIA D4654	0	RIA D4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile)		-		-	
(included in Schedule RI-B, part I, item 4, above)	RIA D4646	0	RIA D4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal		-		-	
expenditures (included in Schedule RI-B, part I, item 8, above)	RIADF185	0	RIADF187	0	M.2.d.
3. Memorandum item 3 is to be completed by: (2)					
 banks with \$300 million or more in total assets, and 					
 banks with less than \$300 million in total assets that have loans to 					
finance agricultural production and other loans to farmers (Schedule					
RC-C, part I, item 3) exceeding five percent of total loans.					
Loans to finance agricultural production and other loans to farmers			DIA D 4005		
(included in Schedule RI-B, part I, item 7, above)	RIA D4655	0	RIA D4665	0	M.3.

	Dollar Amounts in Thousands		Bil Mil Thou	
Memorandum item 4 is to be completed by banks that (1) tog outstanding credit card receivables (as defined in the instruc- the report date or (2) are credit card specialty banks as defin Report purposes.	tions) that exceed \$500 million as of ned for Uniform Bank Performance			
 Uncollectible retail credit card fees and finance charges rever charge-offs against the allow ance for loan and lease losses) 	5	RIADC388	N/A	M.4.

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

Schedule RIBII

, 11

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil Mil Thou	
1. Balance most recently reported for the December 31, 2013, Reports of Condition and Income (i.e.,			
after adjustments from amended Reports of Income)	RIADB522	0	1.
2. Recoveries (must equal part I, item 9, column B, above)	RIA D4605	0	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	0	3.
4. LESS: Write-dow ns arising from transfers of loans to a held-for-sale account	RIA D5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIA D4230	0	5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	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)	RIAD3123	0	7.

Memoranda

Dollar Amounts in Thousands	Bil Mil Thou]
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435 0	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.		
2. Separate valuation allow ance for uncollectible retail credit card fees and finance charges	RIADC389 N/A	M.2.
3. Amount of allow ance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390 N/A	M.3.
 Memorandum item 4 is to be completed by all banks. 4. Amount of allow ance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above) 	RIADC781 0	M.4.

(*) Describe on Schedule RI-E - Explanations

12

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	1
	Recorded	Allow ance	Recorded	Allow ance	Recorded	Allow ance	
	Investment:	Balance:	Investment:	Balance:	Investment:	Balance:	
	Individually	Individually	Collectively	Collectively	Purchased	Purchased	
	Evaluated for	Evaluated for	Evaluated for	Evaluated for	Credit-Impaired	Credit-Impaired	
	Impairment and	Impairment and	Impairment (ASC	Impairment (ASC	Loans (ASC	Loans (ASC	
	Determined to be	Determined to be	450-20)	450-20)	310-30)	310-30)	
	Impaired (ASC	Impaired (ASC					
Dollar Amounts in Thousands	310-10-35)	310-10-35)					
1. Real estate loans:							İ.
a. Construction loans	RCONM708	RCONM709	RCONM710	RCONM711	RCONM712	RCONM713	
	N/A	N/A	N/A	N/A	N/A	N/A	1.a
b. Commercial real estate loans	RCONM714	RCONM715	RCONM716	RCONM717	RCONM719	RCONM720	
	N/A	N/A	N/A	N/A	N/A	N/A	1.b
c. Residential real estate loans	RCONM721	RCONM722	RCONM723	RCONM724	RCONM725	RCONM726	
	N/A	N/A	N/A	N/A	N/A	N/A	1.0
2. Commercial loans (2)	RCONM727	RCONM728	RCONM729	RCONM730	RCONM731	RCONM732	
	N/A	N/A	N/A	N/A	N/A	N/A	2.
3. Credit cards	RCONM733	RCONM734	RCONM735	RCONM736	RCONM737	RCONM738	
	N/A	N/A	N/A	N/A	N/A	N/A	3.
4. Other consumer loans	RCONM739	RCONM740	RCONM741	RCONM742	RCONM743	RCONM744	
	N/A	N/A	N/A	N/A	N/A	N/A	4.
5. Unallocated, if any				RCONM745			
				N/A			5.
6. Total (for each column, sum of items 1.a through 5) (3)	RCONM746	RCONM747	RCONM748	RCONM749	RCONM750	RCONM751	
	N/A	N/A	N/A	N/A	N/A	N/A	6.

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

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

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

13

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands	Bil Mil T	hou
1. Other noninterest income (from Schedule RI, item 5.I)		
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:		
	RIADC013	0 1.a.
	RIADC014	0 1.b.
	RIADC016	0 1.c.
d. Rent and other income from other real estate ow ned	RIAD4042	0 1.d.
e. Safe deposit box rent	RIADC015	0 1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0 1.f.
	RIADF555	0 1.g.
h. Gains on bargain purchases	RIADJ447	0 1.h.
i. TEXT4461	RIAD4461	0 1.i.
j. TEXT4462	RIAD4462	0 1.j.
k. TEXT4463	RIA D4463	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 Schedule RI, item 7.d:		
		156 2.a.
		136 2.b.
	RIA D4136	34 2.c.
	RIADC018	49 2.d.
e. Postage	RIA D8403	19 2.e.
f. Legal fees and expenses	RIAD4141	1 2.f.
g. FDIC deposit insurance assessments	RIAD4146	0 2.g.
h. Accounting and auditing expenses	RIADF556	108 2.h.
i. Consulting and advisory expenses	RIADF557	42 2.i.
j. Automated teller machine (ATM) and interchange expenses	RIADF558	0 2.j.
k. Telecommunications expenses	RIADF559	0 2.k.
I. TEXT4464 TRUST CUSTODY FEES	RIA D4464	63 2.1.
m. TEXT4467	RIAD4467	0 2.m.
n. TEXT4468	RIAD4468	0 2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)		
(itemize and describe all extraordinary items and other adjustments):		
	RIA D4469	0 3.a.(1)
(2) Applicable income tax effect RIAD4486 0		3.a.(2)
	RIA D4487	0 3.b.(1)
(2) Applicable income tax effect RIAD4488 0		3.b.(2)
	RIA D4489	0 3.c.(1)
(2) Applicable income tax effect RIA D4491 0		3.c.(2)

14

|14

Schedule RI-E—Continued

Dollar Amounts in Thousands		Bil Mil Thou
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors		
(from Schedule RI-A, item 2) (itemize and describe all such effects):		
a. TEXTB526	RIADB526	0 4.a
b. TEXTB527	RIADB527	0 4.b
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item		
11) (itemize and describe all such transactions):		
a. TEXT4498	RIA D4498	0 5.a
b. TEXT4499	RIA D4499	0 5.b
6. Adjustments to allow ance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and		
describe all adjustments):		
a. TEXT4521	RIA D4521	0 6.a
b. TEXT4522	RIA D4522	0 6.b
		M = = (N1=

		Yes/No	
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any			1
other significant items affecting the Report of Income):			
a. Comments?	RIA D4769	NO	7.a.
b. Other explanations (750 character limit):			

(TEXT 4769)

_c |15

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		Bil Mil Thou	
Assets			
 Cash and balances due from depository institutions (from Schedule RC-A): 			
a. Noninterest-bearing balances and currency and coin (1)	RCON0081	442	1.a.
b. Interest-bearing balances (2)	RCON0071	304	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754	4,101	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	RCONB987	0	3.a.
b. Securities purchased under agreements to resell (3)	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	RCON5369	0	4.a.
b. Loans and leases, net of unearned income RCONB528 0]		4.b.
c. LESS: Allow ance for loan and lease losses RCON3123 0	1		4.c.
d. Loans and leases, net of unearned income and allow ance (item 4.b minus 4.c)	RCONB529	0	4.d.
5. Trading assets (from Schedule RC-D)	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	277	6.
7. Other real estate ow ned (from Schedule RC-M)	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures	RCON3656	0	9.
10. Intangible assets:			
a. Goodw ill	RCON3163	0	10.a
b. Other intangible assets (from Schedule RC-M)	RCON0426	0	10.b
11. Other assets (from Schedule RC-F)	RCON2160	1,032	11.
12. Total assets (sum of items 1 through 11)	RCON2170	6,156	12.

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

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

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

16

Schedule RC—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Liabilities			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	0	13.a.
(1) Noninterest-bearing (1)			13.a.(1)
(2) Interest-bearing RCON6636 0			13.a.(2)
b. Not applicable			. ,
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased (2)	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase (3)	RCONB995	0	14.b.
15. Trading liabilities (from Schedule RC-D)	RCON3548	0	15.
16. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized leases)			
(from Schedule RC-M)	RCON3190	0	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures (4)	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	725	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	725	21.
22. Not applicable			22.
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	RCON3838	0	23.
24. Common stock	RCON3230	1,000	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON3839	3,977	25.
26.			
a. Retained earnings	RCON3632	454	26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	RCONB530	0	26.b.
c. Other equity capital components (6)	RCONA130	0	26.c.
27.			
a. Total bank equity capital (sum of items 23 through 26.c)	RCON3210	5,431	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCONG105	5,431	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	6,156	29.

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

(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrow ed money."

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

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

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

(6) Includes treasury stock and unearned Employee Stock Ow nership Plan shares.



Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

			Number	
 Indicate in the box at the right the number of the statement below that best comprehensive level of auditing w ork performed for the bank by indepen any date during 2013 	dent external auditors as of	RCON6724	N/A	M.1.
 1 = Independent audit of the bank conducted in accordance w ith generally accepted auditing standards by a certified public accounting firm w hich submits a report on the bank 2 = Independent audit of the bank's parent holding company conducted in accordance w ith generally accepted auditing standards by a certified public accounting firm w hich submits a report on the consolidated holding company (but not on the bank separately) 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm 	 4 = Directors' examination of generally accepted audit firm (may be required by 5 = Directors' examination of (may be required by stat 6 = Review of the bank's finance 7 = Compilation of the bank's 8 = Other audit procedures (9 = No external audit w ork 	ing standards by state chartering the bank perfor e chartering aut ancial statement financial staten	y a certified publ g authority) "med by other ex hority) is by external au nents by externa	ternal auditors ditors l auditors

		MM/DD	
To be reported with the March Report of Condition.			1
2. Bank's fiscal year-end date	RCON8678	N/A	M.2.

Schedule RCA

18

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		Bil Mil Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:			ĺ
a. Cash items in process of collection and unposted debits	RCON0020	0	1.a.
b. Currency and coin	RCON0080	442	1.b.
2. Balances due from depository institutions in the U.S:			
a. U.S. branches and agencies of foreign banks	RCON0083	0	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	304	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	RCON0073	0	3.a.
b. Other banks in foreign countries and foreign central banks	RCON0074	0	3.b.
4. Balances due from Federal Reserve Banks	RCON0090	0	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	746	5.

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

Schedule RCB

₃ 19

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities	RCON0211	RCON0213	RCON1286	RCON1287	
	0	0	0	0	1.
2. U.S. Government agency obligations (exclude mortgage- backed securities):			-		1.
a. Issued by U.S. Government agencies (1)	RCON1289	RCON1290	RCON1291	RCON1293	
	2,481	2,470	0	0	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	RCON1294	RCON1295	RCON1297	RCON1298	
	0	0	0	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	RCON8497	RCON8498	RCON8499	
	0	0	0	0	3.
 Mortgage-backed securities (MBS): a. Residential mortgage pass-through securities: 					
(1) Guaranteed by GNMA	RCONG300	RCONG301	RCONG302	RCONG303	
	0	0	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC	RCONG304	RCONG305	RCONG306	RCONG307	
	0	0	0	0	4.a.(2)
(3) Other pass-through securities	RCONG308	RCONG309	RCONG310	RCONG311	()
	0	0	0	0	4.a.(3)
 b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): 					(-)
(1) Issued or guaranteed by U.S. Government agencies or	RCONG312	RCONG313	RCONG314	RCONG315	
sponsored agencies (3)	0	0	0	0	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S.	RCONG316	RCONG317	RCONG318	RCONG319	()
Government agencies or sponsored agencies (3)	0	0	0	0	4.b.(2)
(3) All other residential MBS	RCONG320	RCONG321	RCONG322	RCONG323	
	0	0	0	0	4.b.(3)
 c. Commercial MBS: (1) Commercial mortgage pass-through securities: 			-		4.0.(0)
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	RCONK143	RCONK144	RCONK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities	RCONK146	RCONK147	RCONK148	RCONK149	()()
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or	RCONK150	RCONK151	RCONK152	RCONK153	
sponsored agencies (3)	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS	RCONK154	RCONK155	RCONK156	RCONK157	
· · · · · · · · · · · · · · · · · · ·	0	0	0	0	4.c.(2)(b)
	ļ			~	(∠)(D)

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

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

⁽³⁾ 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 RCB

20

Schedule RC-B—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	
	Held-to-maturity	Held-to-maturity	Available-for-	Available-for-	
	Amortized Cost	Fair Value	sale Amortized	sale Fair Value	
Dollar Amounts in Thousands			Cost		
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCONC026	RCONC988	RCONC989	RCONC027	
	1,620	1,620	0	0	5.a.
b. Structured financial products:					
(1) Cash	RCONG336	RCONG337	RCONG338	RCONG339	
	0	0	0	0	5.b.(1)
(2) Synthetic	RCONG340	RCONG341	RCONG342	RCONG343	
	0	0	0	0	5.b.(2)
(3) Hybrid	RCONG344	RCONG345	RCONG346	RCONG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities	RCON1737	RCON1738	RCON1739	RCON1741	
	0	0	0	0	6.a.
b. Other foreign debt securities	RCON1742	RCON1743	RCON1744	RCON1746	
	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with			RCONA510	RCONA511	
readily determinable fair values (1)			0	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal					
Schedule RC, item 2.a) (total of column D must equal Schedule	RCON1754	RCON1771	RCON1772	RCON1773	
RC, item 2.b.)	4,101	4,090	0	0	8.

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

21

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Pledged securities (1)	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)			
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	RCONA549	495	M.2.a.(1)
(2) Over three months through 12 months	RCONA550	150	M.2.a.(2)
(3) Over one year through three years	RCONA551	730	M.2.a.(3)
(4) Over three years through five years	RCONA552	1,746	M.2.a.(4)
(5) Over five years through 15 years	RCONA553	980	M.2.a.(5)
(6) Over 15 years	RCONA554	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	RCONA555	0	M.2.b.(1)
(2) Over three months through 12 months	RCONA556	0	M.2.b.(2)
(3) Over one year through three years	RCONA557	0	M.2.b.(3)
(4) Over three years through five years	RCONA558	0	M.2.b.(4)
(5) Over five years through 15 years	RCONA559	0	M.2.b.(5)
(6) Over 15 years	RCONA560	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	RCONA561	0	M.2.c.(1)
(2) Over three years	RCONA562	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)	RCONA248	0	M.2.d.
 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) 	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B,	HOOMINO	0	141.0.
items 2, 3, 5, and 6):			
a. Amortized cost	RCON8782	0	M.4.a.
b. Fair value	RCON8783	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.

(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.

⁽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.

22

Schedule RC-B—Continued

Memoranda—Continued

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized	(Column D) Available-for- sale Fair Value	
Dollar Amounts in Thousands	<u> </u>	ļ	Cost		
Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. ⁽¹⁾					
 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	RCONB838	RCONB839	RCONB840	RCONB841	
	N/A	N/A	N/A	N/A	M.5.a.
b. Home equity lines	RCONB842	RCONB843	RCONB844	RCONB845	
	N/A	N/A	N/A	N/A	M.5.b.
c. Automobile loans	RCONB846	RCONB847	RCONB848	RCONB849	
	N/A	N/A	N/A	N/A	M.5.c.
d. Other consumer loans	RCONB850	RCONB851	RCONB852	RCONB853	
	N/A	N/A	N/A	N/A	M.5.d.
e. Commercial and industrial loans	RCONB854	RCONB855	RCONB856	RCONB857	
	N/A	N/A	N/A	N/A	M.5.e.
f. Other	RCONB858	RCONB859	RCONB860	RCONB861	
	N/A	N/A	N/A	N/A	M.5.f.
 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	RCONG348	RCONG349	RCONG350	RCONG351	
	0	0	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment	RCONG352	RCONG353	RCONG354	RCONG355	
trusts	0	0	0	0	M.6.b.
c. Corporate and similar loans	RCONG356	RCONG357	RCONG358	RCONG359	
	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S.	RCONG360	RCONG361	RCONG362	RCONG363	
government-sponsored enterprises (GSEs)	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	RCONG365	RCONG366	RCONG367	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCONG368	RCONG369	RCONG370	RCONG371	
•	0	0	0	0	M.6.f.
g. Other collateral or reference assets	RCONG372	RCONG373	RCONG374	RCONG375	
	0	0	0	0	M.6.g.

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

23

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dolar Amounts in Thousands Total Assets (1) 1. Lonas secured by reaidential construction loans. 1. a.(1) (2) Other construction loans, all and development, other land loans. 1. a.(1) (2) Other construction loans, all and development, other land loans. 1. a.(2) (3) Execured by farriand (ncl. farm residential sother improvements) 1. a.(2) c. Secured by farriand (ncl. farm residential properties: 1. b.(2) (1) Devolving, open-end loans secured by 1-4 family residential properties: 1. c.(2)(a) (2) Cosed-end puntifiem (for more) residential properties: 1. c.(2)(b) (3) Secured by numbers 1. c.(2)(b) (b) Secured by numbers and excelender on moresidential properties: 1. c.(2)(b) (1) Loans secured by other nonfarm nonresidential properties: 1. c.(1) (2) Loans secured by tother nonfarm nonresidential properties: 1. c.(1) (1) To Loss postory institutions and acceptances of other banks RCONE532 0 (2) To other commercial banks in the U.S. RCONE532 0 RCONE532 0 (2) To other commercial panks in the U.S. RCONE532 0 RCONE532 0 (2) To other doans in foregapoutonintisticons in the U.S. RCONE532<		(Column A) To Be Completed by Banks w ith \$300 Million or More in	(Column B) To Be Completed by All Banks	
a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans b. Secured by farrithmal (incl. farm residential & other improvements) c. Secured by farrithmal (incl. farm residential & other improvements) c. Secured by farrithmal (incl. farm residential a construction) loans a construction loans secured by 1-4 family residential properties: (1) Pevolving, open-end loans secured by 1-4 family residential properties: (2) Coesed-end loans secured by 1-4 family residential properties: (1) Secured by multifamily (5 or more) residential properties: (1) Loans secured by onder monersidential properties: (1) Loans secured by onder monersidential properties: (1) Loans secured by other nonfarm nonresidential properties: (1) To there opository institutions and acceptances of other banks in the U.S. c. To banks in foreign countries: (1) To other depository institutions and acceptances of other banks in foreign countries: (1) To torsign branches of other U.S. banks c. To banks in foreign countries: (1) To torsign branches of other loans to farmers 4. Commercial banks in the U.S. c. To banks in foreign countries: (1) To torsign branches of other loans to farmers 4. Commercial banks in the U.S. c. To banks in foreign countries: (1) To torsign branches of other loans to farmers 4. Commercial banks in the U.S. b. To non-U.S. addressees (domcile) b. Other revolving credit plans c. Automobile loans, and altstudiens and installment toans b. Other revolving credit plans, and installement toans c. Automobile loans, and listudions and other loans: a. Loans to nondepository institutions and other loans: a. Loans to nondepository financial institutions (including foreign, and stallement toans, and stallement toans, and stalle appendication, and stalle appendication, and stallement toans, and stalle appendications in the U.S. 5. Collaptions (chert han securitis and lessel) of states and polici	Dollar Amounts in Thousands	Total Assets (1)		
(2) Other construction bans, all and development, other land bans. Image: construction bans, all and development, other land bans. b. Secured by farming residential properties: (1) Revolving, open-end bans secured by 1-4 family residential properties: (1) Revolving, open-end bans secured by 1-4 family residential properties: (1) Constant secured by the family residential properties: (1) Constant secured by the more sidential properties: (1) Constant secured by number of more isselential properties: (1) Constant secured by number of more isselential properties: (1) Constant secured by number of more isselential properties: (1) Constant secured by number of more isselential properties: (1) Constant secured by number of more isselential properties: (1) Constant secured by number of more isselential properties: (2) Constant secures by other nonfarm nonresidential properties: (2) Constant secures b	a. Construction, land development, and other land loans:			
b. Secured by fartilena (incl. fam residential properties: (1) Revolving, open-end cans secured by 1-4 family residential properties and extended under lines of credit (2) Cosed-end loans secured by 1-4 family residential properties: (a) Secured by innif ends: (b) Secured by innif ends: (c) Secured by innif ends: (c) Cosed-end loans secured by 1-4 family residential properties: (c) Secured by innif ends: (c) Secured by innif ends: (c) Cosen secured by other nonfarm norresidential properties and agencies of other banks a. To commercial banks in the U.S. (c) To banks in foreign countries: (c) To there dopsitory institutions and other loans to farmers: a. To commercial banks in the U.S. (c) To banks in foreign countries: (c) To there dopsitory institutions in the U.S. (c) To banks in foreign countries: (c) To banks in foreign countries: (c) To there dopsitory institutions in the U.S. (c) To banks in foreign countries: (c) To there dopsitory institutions in the U.S. (c) To banks in foreign countries: (c) To there dopsitory institutions in the U.S. (c) To banks in foreign countries: (c) To there dopsitory institutions in the U.S. (c) To banks in foreign countries: (c) To there dopsitory institutions in the U.S. (c) To abanks in foreign countries: (c) To there dopsitory institutions in the U.S. (c) To there dopsitory institutions in the U.S. (c) To ont-U.S. addressees (donicile) (c) Automobile loans: (c)			RCONF158 0	1.a.(1)
c. Secured by 1-4 family residential properties: (1) Revolving, open-end cans secured by 1-4 family residential properties: (2) Cosed-end loans secured by 1-4 family residential properties: (2) Cosed-end loans secured by 1-4 family residential properties: (3) Secured by multifamily (5 or more) residential properties: (2) Cosed-end loans secured by 1-4 family residential properties: (4) Secured by multifamily (5 or more) residential properties: (2) Cosed-end loans in moresidential properties: (1) Loans secured by onfarm nonresidential properties: (2) Cosed-soft on stitutions and aceptances of other banks. a. To commercial banks in the U.S. (2) To other commercial banks in the U.S. (2) To other banks in foreign countries: (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: (2) To other banks in foreign countries: (3) Loans to foreign branches of other U.S. addressees (domcile) (2) To other banks in foreign countries: (4) Commercial and industrial properties (2) Contenses of difficultion and other loans to farmers (4) Conter consumer loans (ncludes single payment and installment loans other than automobile loans and U.S. addressees (domcile) (2) Contrises (5) Not applicable (2) Contenses on difficultions and other loans: (2) Contenses on difficultions and other	(2) Other construction loans, all land development, other land loans		RCONF159 0	1.a.(2)
(1) Revolving, open-and bans secured by 1-4 family residential properties and extended under lines of credit 1.c.(1) (2) Cosed-and bans secured by 1-4 family residential properties: 1.c.(2) (a) Secured by initi liens 1.c.(2) (b) Secured by initi liens 1.c.(2) (c) Cosed-and bans secured by one-coccupid another monresidential properties 1.c.(2) (c) Loans to depository institutions in the US. 1.e.(1) (c) To ther commercial banks in the US. 1.e.(1) (c) To ther commercial banks in the US. 1.e.(2) (c) To ther commercial banks in the US. 1.e.(2) (c) To ther commercial banks in the US. 1.e.(2) (c) To ther commercial banks in the US. 1.e.(2) (c) To ther commercial banks in the US. 1.e.(2) (c) To ther commercial banks in the US. 1.e.(2) (c) To ther commercial banks in the US. 1.e.(2) (c) To ther banks in foreign countries: 1.e.(2) (c) To ther depository institutions in the US. 1.e.(2) (c) To ther depository institutions in the US. 1.e.(2) (c) To ther depository institutions in the US. 1.e.(2) (c) To ther depository institutions in the US. 1.e.(2) (d) ther consumer loans (includ			RCON1420 0	1.b.
properties and extended under lines of credit PCON1797 0 1.c.(1) (2) Close-chend bans secured by 1-14 family residential properties: PCON5367 0 1.c.(2)(a) (b) Secured by Initra lines PCON5367 0 1.c.(2)(a) (c) Secured by Initra lines PCON5367 0 1.c.(2)(a) (c) Secured by nultifamily (5 or more) residential properties PCON5367 0 1.c.(2)(a) (c) Loans secured by other nonfarm nonresidential properties PCON1460 0 1.e.(1) (c) Loans secured by other nonfarm nonresidential properties PCON1560 0 1.e.(1) (c) Loans is foreign countries PCON15832 0 2.e.(1) 2.e.(1) (c) To barks in foreign countries PCON1288 0 2.e.(1) 2.e.(1) (c) To other depository institutions in the U.S. PCON1553 0 2.e.(1) 2.e.(2) (c) To other banks in foreign countries PCON1553 0 2.e.(1) 2.e.(2) 2.e.(1) (c) To other banks in foreign countries PCON1553 0 PCON1553 0 2.e.(1) 2.e.(2) 2.e.(1) 2.e.(2) 2.e.(1) 2.e.(2) 2.e.(1) 2.e	, , , , , , , , , , , , , , , , , , , ,			
(a) Secured by first liens (b) Secured by first liens (c) Secured by multifamily (5 or more) residential properties (c) Secured by nonfarm nonresidential properties (c) Loans secured by other nonfarm nonresidential properties (c) Loans secured by other nonfarm nonresidential properties (c) Loans secured by other nonfarm nonresidential properties (c) Loans to depository institutions and acceptances of other banks (c) To other commercial banks in the U.S. (c) To other depository institutions and other loans to farmers (c) To other danks in foreign countries (c) To other danks in the U.S. (c) To other banks in developed prover dans (includes purchased paper): (c) Constorial dan industris dana dustris dana dus	properties and extended under lines of credit		RCON1797 0	1.c.(1)
(b) Secured by junior liens PCON5368 0 1.c.(2)(b) d. Secured by nonfarm nonresidential properties PCON5368 0 1.c.(2)(b) (c) Loans secured by nonresidential properties PCON1460 0 1.d. (c) Loans secured by owner-occupied nonfarm nonresidential properties PCON1500 0 1.e.(2) (c) Loans to depository institutions and acceptances of other banks PCON1528 0 2.e.(1) (c) To ther commercial banks in the U.S. PCON1528 0 2.e.(1) (c) To ther commercial banks in the U.S. PCON1523 0 2.e.(1) (c) To ther commercial banks in the U.S. PCON1523 0 2.c.(2) (c) To other banks in foreign countries: PCON1523 0 2.c.(2) (c) To other banks in foreign countries: PCON1523 0 2.c.(2) (c) Loans to finance agricultural production and other loans to farmers. PCON1560 0 3. (c) To non-U.S. addressees (domicile) PCON1763 0 PCON1764 0 (c) Ther consumer loans (includes single payment and installment loans other than automobile loans. PCON1763 0 6.c. (c) Other consumer loans (includes single payment a				
d. Secured by multifamily (5 or more) residential properties Id. e. Secured by nonfarm nonresidential properties. Id. (1) Loans secured by on ner-occupied nonfarm nonresidential properties. Id. (2) Loans secured by on ner-occupied nonfarm nonresidential properties. Id. (2) Loans secured by on ner-occupied nonfarm nonresidential properties. RCON1288 0 (1) To US. branches and agencies of foreign banks in the US. RCON1283 0 2.a.(1) (2) To other commercial banks in the US. RCON1283 0 2.a.(2) (1) To foreign branches of other US. banks RCON1533 0 2.c.(1) (2) To other commercial banks in foreign countries RCON1590 0 3. (2) To other banks in foreign countries RCON1590 0 3. (2) To other banks in foreign countries RCON1763 0 4.a. (2) To other banks in foreign countries RCON1763 0 4.a. (3) Loans to individuals for household, family, and other personal expenditures (i.e., consumer bans, (includes single payment and installment loans other than automobile kans, moreial and instutions (including foreign central banks) 6.a. RCON1763 0 (1) Loans to nondepostory financial institutions Generation (includes in				
e. Secured by nonfarm nonresidential properties: (1) Loars secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties 2. Loans to depository institutions and acceptances of other banks (2) To other 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 commercial banks in the U.S. (2) To other commercial banks in foreign countries: (2) To other banks in foreign countries (2) To other banks in the				
(1) Loars secured by ow ner-occupied nonfarm nonresidential properties nonresidential properties nonresidential properties (2) Loans secured by other nonfarm nonresidential properties nonresidential properties nonresidential properties 2. Loans to depository institutions and acceptances of other banks nonresidential properties nonresidential properties 2. Loans to depository institutions and acceptances of other banks net (1) net (1) (2) To other commercial banks in the U.S. no other depository institutions in the U.S. net (2) (2) To other depository institutions in the U.S. net (2) net (2) (1) To foreign countries: no ther U.S. banks net (2) (1) To foreign countries: no U.S. addressees (domicile) no U.S. addressees (domicile) 3. Loans to induviduals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): no Use addressees (domicile) no Use addressees (domicile) 6. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) no Use addresses of states and polical institutions (ncluding foreign central banks) no undepository financial institutions (ncluding foreign central banks) no Use addresses of states and polical institutions (ncluding foreign central banks) no undepository financial institutions (secured/unsecured)			RCON1460 0	1.d.
properties RCONF160 1.e.(1) (2) Loans secured by other nonfarm nonresidential properties RCONF161 0 1.e.(1) (2) Loans to depository institutions and acceptances of other banks RCONF161 0 1.e.(1) (1) To U.S. branches and agencies of foreign banks RCONE532 0 2.a.(1) 2.a.(1) (2) To other commercial banks in the U.S. RCONE533 0 2.a.(1) 2.a.(2) (1) To foreign branches of other U.S. banks RCONE534 0 2.c.(2) (2) To other banks in foreign countries: RCONE536 0 2.c.(2) (2) To other banks in foreign countries: RCONE534 0 2.c.(2) (2) To other banks in foreign countries: RCONE536 0 3. (2) To other banks in foreign countries: RCONE536 0 4. (2) To other banks in foreign countries: RCONE533 0 4. (2) To other banks in foreign countries: RCONE533 0 4. (3) To other comsumer loans (includes purchased paper): a. To U.S. addressees (domicile) 4. 4. (2) Not applicable RCONE533 0 6.c. RCONE539 0 <				
(2) Loans secured by other nonfarm nonresidential properties RCONF161 0 1.e.(2) 2. Loans to depository institutions and acceptances of other banks RCONE532 0 2. a. To commercial banks in the U.S. RCONE533 0 2.a.(1) 2.a.(2) (2) To other commercial banks in the U.S. RCONE533 0 2.a.(2) 2.a.(1) (2) To other commercial banks in foreign countries RCONE536 0 2.c.(1) 2.a.(2) (2) To other commercial and industrial loans RCONE536 0 2.c.(1) 2.a.(2) (2) To other consumer countries RCONE536 0 2.c.(1) 2.c.(2) 3. Loans to finance agricultural production and other loans to farmers RCONE536 0 3. 4. Commercial and industrial loans RCON1766 0 4. 5. Not applicable RCONE538 0 6.a. 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): RCONE538 6.a. 6. Other revolving credit plans G.c. RCONE538 6.a. 7. Loans to foreign governments and official institutions (including foreign central banks) RCONE539 6.b.			RCONE160 0	1 0 (1)
2. Loans to depository institutions and acceptances of other banks a. To commercial banks in the U.S. (1) To US. 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 constructions 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 individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (4) Conter trans banks? (5) Other revolving credit plans. (6) Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans? (7) Loans to foreign governments and official institutions (including foreign central banks? (. ,
a. To commercial banks in the U.S.: (1) To U.S. branches and agencies of foreign banks RCONB532 0 (2) To other commercial banks in the U.S. RCONB533 0 2.a.(1) 2. To other depository institutions in the U.S. RCONB533 0 (1) To foreign branches of other U.S. banks RCONB534 0 (2) To other banks in foreign countries: RCONB536 0 (1) To foreign branches of other U.S. banks RCONB537 0 3. Loans to finance agricultural production and other loans to farmers RCONB537 0 4. Commercial and industrial loans RCON1766 0 5. Not applicable RCONB538 0 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): RCONB538 0 a. Credit cards RCONB538 0 6.a. b. Other ensumer loans (includes single payment and installment loans other than automobile loans, and all student loans) 6.a. 6.b. 7. Loans to foreign governments and official institutions (including foreign subdivisions in the U.S. 9.a. 9.b. 9. Loans to nondepository financial institutions and other loans: RCON1545 0 9.a. 9. Dother loans in on o				
(1) To U.S. branches and agencies of foreign banks RCONB532 0 (2) To other commercial banks in the U.S. RCONB533 0 b. To other depository institutions in the U.S. RCONB534 0 c. To banks in foreign countries: RCONB536 0 (2) To other cargin countries: RCONB536 0 (2) To other banks in foreign countries: RCONB536 0 (2) To other banks in foreign countries: RCONB536 0 3. Loans to finance agricultural production and other loans to farmers RCON1590 0 4. Commercial and industrial loans RCON1766 0 5. Not applicable RCON1763 0 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): RCON1764 0 6. Other reorosumer loans, includes single payment and installment loans other than automobile loans, and all student loans) 6.b. 6.c. 7. Loans to foreign governments and official institutions (including foreign central banks) 7. 8. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. 9.a. 9. Loans to nondepository financial institutions 9.b. 10. Loans to nondepository				۷.
(2) To other commercial banks in the U.S. RCONE533 0 b. To other depository institutions in the U.S. RCONE533 0 c. To banks in foreign countries: RCONE534 0 (1) To foreign branches of other U.S. banks RCONE536 0 (2) To other banks in foreign countries RCONE536 0 (2) To other banks in foreign countries RCONE537 0 3. Loans to finance agricultural production and other personal expenditures (i.e., consumer loans) (includes purchased paper): RCON1763 0 a. To U.S. addressees (domicile) RCON1764 0 4.a. b. To non-U.S. addressees (domicile) RCON1764 0 4.a. c. Automobile loans (includes purchased paper): RCON1764 0 6.a. c. Automobile loans (includes single payment and instaliment loans) 6.c. 6.d. 6.d. 7. Loans to foreign governments and official institutions (including foreign central banks) 8.0 8.0 8.3 9.a. 8. Other loans 0. Other loans 0. Other loans to nondepository financial institutions 9.a. 9.a. 9.b. (1) 10. Loans to nondepository financial institutions (secured/unsecured) 9.b.		RCONB532 0		2 a (1)
b. To other depository institutions in the U.S. RCONB534 0 2.b. c. To banks in foreign countries: RCONB536 0 2.c.(1) (1) To foreign branches of other U.S. banks RCONB536 0 2.c.(2) 3. Loans to finance agricultural production and other loans to farmers RCONB537 0 2.c.(2) 3. Loans to finance agricultural production and other loans to farmers RCON1763 0 4. a. To U.S. addressees (domicile) RCON1763 0 4. b. To non-U.S. addressees (domicile) RCON1763 0 4. b. Other prolocable RCON1763 0 6.a. c. Automobile loans (includes single payment and installment loans other than automobile loans, and all student loans) 6.a. c. Loans to foreign governments and official institutions (including foreign central banks) 6.d. RCON2081 6.d. RCON2081 0 RCON2107 0 8. 9.b. 9. Loans to nondepository financial institutions Gescured/unse				
c. To banks in foreign countries: (1) To foreign branches of other US, banks 2. c.(1) (2) To other banks in foreign countries 2. c.(1) 3. Loans to finance agricultural production and other loans to farmers RCONB536 0 4. Commercial and industrial loans RCON1590 0 a. To US, addressees (domicile) 3. RCON1766 0 b. To non-US addressees (domicile) 4.a. RCON1763 0 c. Automobile loans C. Automobile loans (includes purchased paper): a. Cohre revolving credit plans 6.a. c. Automobile loans Cohrer than automobile loans, and all student loans) 6.d. RCON1764 0 7. Loans to foreign governments and official institutions (including foreign central banks) Goligations (other than securities and leases) of states and political subdivisions in the U.S. 9.a. 8. 9. Loans to nondepository financial institutions Gecured/unsecured/unsecured/unsecured) 9.a. 9.b.(1)				
(1) To foreign branches of other U.S. banks 2.C.(1) (2) To other banks in foreign countries 2.C.(1) 3. Loans to finance agricultural production and other loans to farmers RCON1590 0 4. Commercial and industrial loans RCON1590 0 3. a. To U.S. addressees (domicile) RCON1763 0 4.a. b. To non-U.S. addressees (domicile) RCON1763 0 4.a. c. Automobile loans RCON1764 0 4.a. b. Other revolving credit plans RCON1764 0 6.a. c. Automobile loans Gluber than automobile loans, and all student loans) 6.c. RCON1764 0 7. Loans to foreign governments and official institutions (including foreign central banks) Gluber than securities and leases) of states and political subdivisions in the U.S. 8. RCON1207 0 6.d. RCON1207 0 RCON1454 9.a. 9.b. 1) Loans to nondepository financial institutions RCON1464 9.b. 9.b. 1)				2.0.
(2) To other banks in foreign countries 2.C.(2) 3. Loans to finance agricultural production and other loans to farmers RCONB537 0 2.C.(2) 3. Loans to finance agricultural production and other loans to farmers RCON1590 0 3. 4. Commercial and industrial loans RCON1766 0 4. a. To U.S. addressees (domicile) RCON1763 0 4. b. To non-U.S. addressees (domicile) RCON1764 0 4. c. Automobile loans includes single payment and installment loans other than automobile loans, and all student loans) 6.a. 6.c. c. Automobile loans (ncludes single payment and installment loans other than automobile loans, and all student loans) 6.d. 7. c. Doligations (other than securities and leases) of states and political subdivisions in the U.S. 9. 8. 9.a. g. Loans to nondepository financial institutions and other loans: RCON1454 9.a. 9.b. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b. 9.b.	5	RCONB536 0		2 c (1)
3. Loans to finance agricultural production and other loans to farmers RCON1590 0 3. 4. Commercial and industrial loans RCON1590 0 4. a. To U.S. addressees (domicile)	(2) To other banks in foreign countries			
4. Commercial and industrial loans RCON1766 0 4. a. To U.S. addressees (domicile) RCON1763 0 4. b. To non-U.S. addressees (domicile) RCON1763 0 4. c. Autopolicable RCON1764 0 4. c. Automobile loans (includes purchased paper): 6.a. 6.a. c. Automobile loans RCON1764 0 6.a. c. Automobile loans RCON1764 0 6.c. c. Automobile loans RCON1770 6.c. 6.d. c. Automobile loans, and all student loans RCON1770 6.d. c. Loans to foreign governments and official institutions (including foreign central banks) 7. 8. 9. Loans to nondepository financial institutions and other loans: RCON1764 0 7. a. Loans to nondepository financial institutions and other loans: RCON1764 0 9.a. g. Const to nondepository financial institutions RCON1764 0 9.a. g. Other loans RCON1764 0 9.a. g. Loans to nondepository financial institutions RCON1764 0 9.a. g. Constaig or carrying securities			RCON1590 0	()
a. To U.S. addressees (domicile) 4.a. b. To non-U.S. addressees (domicile) 4.a. b. To non-U.S. addressees (domicile) 4.a. c. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): a. Credit cards 4.b. a. Credit cards RCON1764 0 6.a. b. Other revolving credit plans 6.b. 6.c. c. Automobile loans 6.c. 6.c. d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) 6.d. 7. Loans to foreign governments and official institutions (including foreign central banks) 6.d. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. 8. b. Other loans (1) Loans for purchasing or carrying securities (secured/unsecured) 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) 9.b. (1)	4. Commercial and industrial loans			
b. To non-U.S. addressees (domicile) 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): RCON1764 0 a. Credit cards RCONB538 0 6.a. b. Other revolving credit plans RCONB539 0 6.b. c. Automobile loans 6.c. RCONB539 0 6.c. d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) 6.d. RCONK137 0 6.c. 7. Loans to foreign governments and official institutions (including foreign central banks) RCON2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. 9.a. 9.a. 9.a. 9. Loans to nondepository financial institutions (1) Loans for purchasing or carrying securities (secured/unsecured) 9.b. 9.b.(1)	a. To U.S. addressees (domicile)	RCON1763 0		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 and installment loans other than automobile loans, and all student loans) r. Loans to foreign governments and official institutions (including foreign central banks) 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. 9. Loans to nondepository financial institutions and other loans: a. Loans to nondepository financial institutions (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 RCON1545 0				
expenditures (i.e., consumer loans) (includes purchased paper): a. Credit cards RCONB538 0 6.a. b. Other revolving credit plans c. Automobile loans RCONB539 0 6.b. c. Automobile loans c. Automobile loans (includes single payment and installment loans other than automobile loans, and all student loans) RCONK137 0 6.c. 7. Loans to foreign governments and official institutions (including foreign central banks) RCON2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. RCON2107 0 8. 9. Loans to nondepository financial institutions generative constructions and other loans: RCONJ454 0 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b.(1)				
a. Credit cards RCONB538 0 6.a. b. Other revolving credit plans RCONB539 0 6.b. c. Automobile loans RCONB539 0 6.c. d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) RCONK137 0 6.c. 7. Loans to foreign governments and official institutions (including foreign central banks) RCON2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. RCON2107 0 8. 9. Loans to nondepository financial institutions ground other loans: RCONJ454 0 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b. (1)	6. Loans to individuals for household, family, and other personal			
b. Other revolving credit plans 0.4. c. Automobile loans 0.6. c. Automobile loans 0.6. d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) 0.6. 7. Loans to foreign governments and official institutions (including foreign central banks) 0.6. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. 7. 9. Loans to nondepository financial institutions and other loans: 0. a. Loans to nondepository financial institutions 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) 9.b.(1)	expenditures (i.e., consumer loans) (includes purchased paper):			
c. Automobile loans RCONK137 0 6.c. d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) RCONK207 0 6.d. 7. Loans to foreign governments and official institutions (including foreign central banks) RCONX2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. 9. Loans to nondepository financial institutions and other loans: 8. 8. 9. Loans to nondepository financial institutions 9.a. 9.a. 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b.(1)				6.a.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) RCONK207 0 6.d. 7. Loans to foreign governments and official institutions (including foreign central banks) RCONX2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. RCON2081 0 7. 9. Loans to nondepository financial institutions and other loans: RCONJ454 0 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b.(1)	b. Other revolving credit plans			6.b.
other than automobile loans, and all student loans) RCONK207 0 6.d. 7. Loans to foreign governments and official institutions (including foreign central banks) RCON2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. RCON2107 0 8. 9. Loans to nondepository financial institutions and other loans: RCONJ454 0 9.a. c) Other loans RCONJ464 0 9.b. 9.b. 1 10. Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b. 9.b.(1)			RCONK137 0	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks) RCON2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. RCON2107 0 8. 9. Loans to nondepository financial institutions a. Loans to nondepository financial institutions 9.a. RCONJ454 0 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b.(1)				
central banks) RCON2081 0 7. 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. RCON2107 0 8. 9. Loans to nondepository financial institutions a. Loans to nondepository financial institutions 9.a. RCONJ454 0 9.a. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b. 9.b.(1)			RCONK207 0	6.d.
subdivisions in the U.S. RCON2107 0 8. 9. Loans to nondepository financial institutions and other loans: RCONJ454 0 9.a. a. Loans to nondepository financial institutions RCONJ454 0 9.a. b. Other loans RCONJ464 0 9.b. (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b.	central banks)		RCON2081 0	7.
a. Loans to nondepository financial institutions 9.a. b. Other loans RCONJ454 0 (1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 RCON1545 0 9.b.			RCON2107 0	8.
b. Other loans				
(1) Loans for purchasing or carrying securities (secured/unsecured) RCON1545 0 9.b.(1)	· ·			9.a.
RCON1545 0 9.b.(1)			RCONJ464 0	9.b.
(2) All other loans (exclude consumer loans) RCONJ451 0 9.b.(2)		RCON1545 0		9.b.(1)
	(2) All other loans (exclude consumer loans)	RCONJ451 0		9.b.(2)

24

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)	(Column B) To Be Completed by All Banks	
10. Lease financing receivables (net of unearned income)		RCON2165 0	10.
 a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) b. All other leases 	RCONF162 0 RCONF163 0		10.a. 10.b.
 11. LESS:Any unearned income on loans reflected in items 1-9 above 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) 		RCON2123 0	11.

Memoranda

Dollar Amounts in Thousands	Bil Mil Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):		
a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans	RCONK158 0	
(2) Other construction loans and all land development and other land loans	RCONK158 0	M.1.a.(1) M.1.a.(2)
b. Loans secured by 1-4 family residential properties	RCONF576 0	M.1.a.(∠) M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK160 0	M.1.D. M.1.c.
d. Secured by nonfarm nonresidential properties:		IVI. T.C.
(1) Loans secured by ow ner-occupied nonfarm nonresidential properties	RCONK161 0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK162 0	M.1.d.(2)
e. Commercial and industrial loans	RCONK256 0	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets ⁽¹⁾ (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.): (1) To U.S. addressees (domicile)		M.1.e.(1)
(2) To non-U.S. addressees (domicile)		M.1.e.(2)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)	RCONK165 0	M.1.6.
Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):		
(1) Loans secured by farmland	RCONK166 0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	RCONK167 0	M.1.f.(2)
(3) Not applicable		
 (4) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards 	RCONK098 0	M = f(A)(a)
(b) Automobile loans	RCONK203 0	M.1.f.(4)(a) M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK203 0	M.1.f.(4)(D) M.1.f.(4)(C)
(5) Loans to foreign governments and official institutions	RCONK212 0	M.1.f.(4)(C) M.1.f.(5)
(6) Other loans ⁽²⁾	RCONK267 0	M.1.f.(5) M.1.f.(6)
		wi. i .i .(0)

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

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



Schedule RC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Bi	I Mil Thou	
Memoranda item 1.f.(6)(a) is to be completed by: ⁽⁶⁾			
Banks with \$300 million or more in total assets			
• Banks with less than \$300 million in total assets that have loans to finance agricultural production			
and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans			
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C,		-	
part I, Memorandum item 1.f.(6), above	RCONK168	0	M.1.f.(6)(a
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule			
RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (3) (4)			
(1) Three months or less	RCONA564	0	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	0	M.2.a.(2)
(3) Over one year through three years	RCONA566	0	M.2.a.(3)
(4) Over three years through five years	RCONA567	0	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	0	M.2.a.(5)
(6) Over 15 years	RCONA 569	0	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. B) EXCLUDING			
closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule			
RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (3)(5)			
(1) Three months or less	RCONA570	0	M.2.b.(1)
(2) Over three months through 12 months	RCONA571	0	M.2.b.(2)
(3) Over one year through three years	RCONA572	0	M.2.b.(3)
(4) Over three years through five years	RCONA573	0	M.2.b.(4)
(5) Over five years through 15 years	RCONA574	0	M.2.b.(5)
(6) Over 15 years	RCONA575	0	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a	•		
REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCONA247	0	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured			
by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (7)	RCON2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in			
Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	0	M.4.

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

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

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

(6) 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.

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



Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		
	Bil Mil Thou	
 To be completed by banks with \$300 million or more in total assets: (8) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, 		
items 1.a through 1.e, column B)	RCONB837 0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for UBPR purposes.		
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391 N/A	M.6.
 Memorandum item 7 is to be completed by all banks. 7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): a. Outstanding balance 	RCONC779 0	М.7.а.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCONC780 0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:		WI.7.D.
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4		
family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCONF230 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	RCONF231 N/A	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential	RCONF232 N/A	14.0
properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232 N/A	M.8.c.
RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577 0	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	RCONF578 N/A	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF579 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	RCONF580 N/A	M = (2)(2)
lines of credit		M.10.a.(3)(a)
(1) Secured by first liens	RCONF581 N/A	M.10.a.(3)(b)(1)
(2) Secured by junior liens	RCONF582 N/A	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF583 N/A	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF584 N/A	M.10.a.(5)
b. Commercial and industrial loans	RCONF585 N/A	M.10.b.

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



Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

(2) Secured by junior liens RCONF594 N/A M.11.a.(3)(b)(3 (4) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)(3 (5) Secured by nonfarm nonresidential properties M.11.a.(4) (5) Secured by nonfarm nonresidential properties M.11.a.(5) b. Commercial and industrial loans M.11.a.(5) c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) M.11.a.(1) (1) Credit cards M.11.c.(1) (2) Other revolving credit plans M.11.c.(2) (3) Automobile loans M.11.c.(3) (4) Other consumer loans M.11.c.(4)	Dollar Amounts in Thousands		Bil Mil Thou	
(1) Credit Cards RCONF586 NA M.10.c.(1) (2) Other revolving credit plans RCONF586 NA M.10.c.(2) (3) Automobile loans RCONF587 NA M.10.c.(3) (4) Other consumer loans RCONF587 NA M.10.c.(4) (5) Other revolving credit plans RCONF599 NA M.10.c.(4) (6) Other consumer loans RCONF590 NA M.10.c.(4) (7) Construction, land development, and other land loans RCONF590 NA M.11.a.(1) (2) Secured by freal estate: (1) Construction, land development, and other improvements) RCONF591 NA (a) Revolving, open-end loans secured by 1-4 family residential properties: (1) Secured by first liens M.11.a.(3)(a) (1) Secured by first liens (2) Secured by first liens M.11.a.(3)(b) (2) Secured by nultifamily (5 or more) residential properties: RCONF593 NA (4) Secured by nultifamily (5 or more) residential properties RCONF596 NA (1) Coredit cards RCONF596 NA M.11.a.(3) (2) Cher revolving credit plans RCONF596 NA M.11.a.(5) (2) Other revolving credit plans RCONF598	c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans)			
(2) Other revolving credit plans RCONF587 NA (3) Automobile loans M10.c.(2) (3) Automobile loans M10.c.(3) (4) Other consumer loans M10.c.(3) (1) Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 NA 1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 NA 1. Opsaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 NA 1. Opsaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 NA 1. Opsaid principal balance of loans secured by real estate: M11.a.(1) RCONF590 NA (2) Secured by farthand (including farm residential properties: RCONF593 NA M11.a.(3)(a) (b) Closed-end loans secured by 1-4 family residential properties: RCONF593 NA M11.a.(3)(b)((2) Secured by first liens RCONF595 NA M11.a.(3)(b)((5) Secured by nonfarm nonresidential properties RCONF596 NA M11.a.(5) (b) Commercial and industrial loans RCONF596 NA M11.a.(5) <td></td> <td></td> <td></td> <td></td>				
(3) Automobile loans Image: CONK196 N/A (4) Other consumer loans M10.c.(3) (4) Other consumer loans M10.c.(3) (1) Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 N/A 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF590 N/A 12. Secured by real estate: (1) Construction, land development, and other land loans RCONF590 N/A (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: M11.a.(2) (b) Closed-end loans secured by 1-4 family residential properties: M11.a.(3)(a) (b) Closed-end loans secured by 1-4 family residential properties: M11.a.(3)(b)((4) Secured by multifamily (5 or more) residential properties RCONF593 N/A (5) Secured by nonfarm nonresidential properties RCONF595 N/A (b) Closed-end by nonfarm nonresidential properties RCONF595 N/A (c) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) M11.a.(4) (c) Other revolving credit plans RCONF599 N/A (d) Other consumer loans M11.c.(3) </td <td>(1) Credit Cards</td> <td>RCONF586</td> <td>N/A</td> <td>M.10.c.(1)</td>	(1) Credit Cards	RCONF586	N/A	M.10.c.(1)
(4) Other consumer loans RCONK208 N/A (4) Other consumer loans M.10.c.(4) (5) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((6) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((7) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)((8) Constanction individuals for household, family, and other personal expenditures (i.e., consumer loans) M.11.a.(1) (9) Other revolving credit plans M.11.c.(1) RCONF598 M/A (9) Other consumer loans M.11.c.(3) M.11.c.(3) (1) Credit cards	(2) Other revolving credit plans	RCONF587	N/A	M.10.c.(2)
d. Other loans RCONF589 NA 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 NA 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 NA 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): RCONF589 NA 11. Construction, land development, and other land loans RCONF590 NA M.11.a.(1) (2) Secured by 1-4 family residential properties: M.11.a.(3)(b)(M.11.a.(3)(b)((b) Closed-end loans secured by 1-4 family residential properties: M.11.a.(3)(b)((1) Secured by first liens M.11.a.(3)(b)((2) Secured by nonfarm nonresidential properties M.11.a.(3)(b)((4) Secured by nonfarm nonresidential properties RCONF596 b. Commercial and industrial loans RCONF596 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) M.11.c.(1) (includes purchased paper): RCONF598 NA (1) Credit cards RCONF598 NA (2) Other revolving credit plans M.11.c.(3) (4) Other consumer loans M.11.c.(3) </td <td>(3) Automobile loans</td> <td>RCONK196</td> <td>N/A</td> <td>M.10.c.(3)</td>	(3) Automobile loans	RCONK196	N/A	M.10.c.(3)
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): Interview of the second sec	(4) Other consumer loans	RCONK208	N/A	M.10.c.(4)
Memorandum item 10): a. Loans secured by real estate: (1) Construction, land development, and other land loans RCONF590 N/A (1) Construction, land development, and other land loans RCONF590 N/A M.11.a.(1) (2) Secured by farmland (including farm residential and other improvements) M.11.a.(2) RCONF591 N/A (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 RCONF592 N/A (b) Closed-end loans secured by 1-4 family residential properties: M.11.a.(3)(b)((1) Secured by first liens M.11.a.(3)(b)((2) Secured by nultifamily (5 or more) residential properties M.11.a.(3)(b)((4) Secured by nonfarm nonresidential properties M.11.a.(5) (5) Secured by nonfarm nonresidential properties M.11.a.(5) (6) Commercial and industrial loans M.11.a.(5) (7) Credit cards M.11.a.(5) (8) Automobile loans M.11.c.(1) (9) Other revolving credit plans M.11.c.(3) (4) Other consumer loans M.11.c.(4)	d. Other loans	RCONF589	N/A	M.10.d.
(1) Construction, land development, and other land loans RCONF590 N/A (2) Secured by farmland (including farm residential and other improvements) M.11.a.(1) (3) Secured by 1-4 family residential properties: N/A (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit RCONF592 N/A (b) Closed-end loans secured by 1-4 family residential properties: M.11.a.(3)(a) (1) Secured by first liens M.11.a.(3)(b)((2) Secured by nultifamily (5 or more) residential properties RCONF593 N/A (4) Secured by nultifamily credit plans M.11.a.(5) RCONF598 N/A (2) Other revolving credit plans M.11.a.(5) RCONF596 N/A (5) Secured by nultifamily, and other personal expenditures (i.e., consumer loans) M.11.a.(5) (includes purchased paper): M.11.c.(1) (2) Other revolving credit plans M.11.c.(2) (3) Automobile loans M.11.c.(3) (4) Other consumer loans M.11.c.(4)				
(2) Secured by farmland (including farm residential and other improvements) M.11.a.(2) (3) Secured by 1-4 family residential properties: M.11.a.(2) (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit RCONF592 NA (b) Closed-end loans secured by 1-4 family residential properties: M.11.a.(3)(a) M.11.a.(3)(b)(3) (2) Secured by junior liens RCONF593 NA (4) Secured by nonfarm nonresidential properties RCONF596 NA (5) Secured by nonfarm nonresidential properties RCONF595 NA (6) Closed-end loans secured by nonfarm nonresidential properties RCONF595 NA (7) Secured by nultifamily (5 or more) residential properties RCONF595 NA (6) Secured by nonfarm nonresidential properties RCONF596 NA (7) Credit cards RCONF597 NA (8) Other revolving credit plans M.11.c.(1) RCONF598 NA (1) Credit cards M.11.c.(2) RCONF599 NA (1) Credit cards M.11.c.(3) M.11.c.(3) (4) Other consumer loans M.11.c.(4) M.11.c.(4)				
 (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 (4) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Commercial and industrial loans (7) Credit cards (8) Conversional expenditures (i.e., consumer loans) (9) Other revolving credit plans (1) Credit cards (2) Other revolving credit plans (3) Automobile loans (4) Other consumer loans (5) Secured by nucker and the plans (6) Conversional expenditures (i.e., consumer loans) (7) Credit cards (8) Automobile loans (9) Other consumer loans (10) Credit cards (11) Credit cards (12) Other revolving credit plans (13) Automobile loans (14) Other consumer loans (15) Secure loans (16) Conversional expenditures (i.e., consumer loans) (17) Credit cards (18) Automobile loans (19) Other consumer loans (11) Credit cards (11) Credit cards (12) Other revolving credit plans (13) Automobile loans (14) Other consumer loans (15) Secure loans (16) Conversional expenditures (17) Credit cards (18) Automobile loans (19) Other consumer loans (11) Credit cards (12) Other revolving credit plans (13) Automobile loans (14) Other consumer loans (15) Other revolving credit plans (16) Other consumer loans (17) Other consumer loans (17) Other consumer loans (17) Other consumer loans (18) Other consumer loans (19) Other consumer loans (11) Other consumer loans <	(1) Construction, land development, and other land loans	RCONF590	N/A	M.11.a.(1)
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit RCONF592 N/A (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens M.11.a.(3)(a) (2) Secured by junior liens RCONF593 N/A (4) Secured by nonfarm nonresidential properties M.11.a.(3)(b)((5) Secured by nonfarm nonresidential properties M.11.a.(3)(b)((6) Commercial and industrial loans M.11.a.(3)(b)((7) Credit cards M.11.a.(5) (8) Other revolving credit plans M.11.c.(1) (9) Other consumer loans M.11.c.(3) (4) Other consumer loans M.11.c.(4)	(2) Secured by farmland (including farm residential and other improvements)	RCONF591	N/A	M.11.a.(2)
lines of creditRCONF592N/AM.11.a.(3)(a)(b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by junior liensM.11.a.(3)(b)(1(2) Secured by junior liensM.11.a.(3)(b)(1(4) Secured by nultifamily (5 or more) residential propertiesM.11.a.(3)(b)(1(5) Secured by nonfarm nonresidential propertiesM.11.a.(4)(5) Secured by nonfarm nonresidential propertiesM.11.a.(5)b. Commercial and industrial loansM.11.a.(5)c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):M.11.c.(1)(1) Credit cardsRCONF598N/A(2) Other revolving credit plansM.11.c.(2)(3) Automobile loansM.11.c.(3)(4) Other consumer loansM.11.c.(4)				
(b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens RCONF593 N/A (1) Secured by junior liens (2) Secured by junior liens RCONF593 N/A (4) Secured by multifamily (5 or more) residential properties RCONF595 N/A (5) Secured by nonfarm nonresidential properties RCONF596 N/A (b) Closed-end loans secured by first liens RCONF595 N/A (c) Secured by multifamily (5 or more) residential properties RCONF595 N/A (c) Secured by nonfarm nonresidential properties RCONF596 N/A (c) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) RCONF598 N/A (c) Other revolving credit plans RCONF599 N/A M.11.c.(1) (2) Other consumer loans RCONF599 N/A M.11.c.(2) (3) Automobile loans RCONK195 N/A M.11.c.(3) (4) Other consumer loans RCONK209 N/A M.11.c.(4)				
(1) Secured by first liensRCONF593N/AM.11.a.(3)(b)(1(2) Secured by junior liens(4) Secured by multifamily (5 or more) residential propertiesN/AM.11.a.(3)(b)(1(4) Secured by nonfarm nonresidential propertiesM.11.a.(3)(b)(1M.11.a.(3)(b)(1(5) Secured by nonfarm nonresidential propertiesM.11.a.(3)(b)(1(5) Secured by nonfarm nonresidential propertiesM.11.a.(3)(b)(1(6) Secured by nonfarm nonresidential propertiesM.11.a.(3)(b)(1(7) Secured by nonfarm nonresidential propertiesM.11.a.(3)(b)(1(7) Commercial and industrial loansM.11.a.(3)(b)(1(8) Commercial and industrial loansM.11.a.(3)(b)(1(9) Commercial and industrial loansM.11.a.(3)(b)(1(1) Credit cardsM.11.a.(3)(b)(1(1) Credit cardsM.11.c.(1)(2) Other revolving credit plansM.11.c.(2)(3) Automobile loansM.11.c.(3)(4) Other consumer loansM.11.c.(4)		RCONF592	N/A	M.11.a.(3)(a)
(2) Secured by junior liens RCONF594 N/A (4) Secured by multifamily (5 or more) residential properties M.11.a.(3)(b)(2 (5) Secured by nonfarm nonresidential properties M.11.a.(3)(b)(2 (5) Secured by nonfarm nonresidential properties M.11.a.(3)(b)(2 (6) Secured by nonfarm nonresidential properties M.11.a.(3)(b)(2 (7) Secured by nonfarm nonresidential properties M.11.a.(3)(b)(2 (8) Commercial and industrial loans M.11.a.(5) (9) Commercial and industrial loans M.11.a.(5) (1) Credit cards M.11.b. (2) Other revolving credit plans M.11.c.(1) (2) Other revolving credit plans M.11.c.(2) (3) Automobile loans M.11.c.(3) (4) Other consumer loans M.11.c.(4)				
(4) Secured by multifamily (5 or more) residential properties RCONF595 N/A M.11.a.(4) (5) Secured by nonfarm nonresidential properties M.11.a.(4) RCONF596 N/A b. Commercial and industrial loans RCONF597 N/A M.11.a.(5) c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) RCONF598 N/A (1) Credit cards RCONF598 N/A M.11.c.(1) (2) Other revolving credit plans M.11.c.(2) RCONF599 N/A (3) Automobile loans M.11.c.(3) RCONK195 N/A (4) Other consumer loans M.11.c.(4)			N/A	M.11.a.(3)(b)(1)
(5) Secured by nonfarm nonresidential properties M.11.a.(5) b. Commercial and industrial loans M.11.a.(5) c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) M.11.a.(5) (1) Credit cards M.11.c.(1) (2) Other revolving credit plans M.11.c.(2) (3) Automobile loans M.11.c.(3) (4) Other consumer loans M.11.c.(4)	(2) Secured by junior liens	RCONF594	N/A	M.11.a.(3)(b)(2)
b. Commercial and industrial loans	(4) Secured by multifamily (5 or more) residential properties	RCONF595	N/A	M.11.a.(4)
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): RCONF598 N/A (1) Credit cards RCONF598 N/A M.11.c.(1) (2) Other revolving credit plans RCONF599 N/A (3) Automobile loans M.11.c.(3) (4) Other consumer loans RCONK209 N/A	(5) Secured by nonfarm nonresidential properties	RCONF596	N/A	M.11.a.(5)
(includes purchased paper): (1) Credit cards RCONF598 N/A M.11.c.(1) (2) Other revolving credit plans RCONF599 N/A M.11.c.(2) (3) Automobile loans RCONK195 N/A M.11.c.(3) (4) Other consumer loans RCONK209 N/A M.11.c.(4)	b. Commercial and industrial loans	RCONF597	N/A	M.11.b.
RCONF599 N/A M.11.c.(2) (3) Automobile loans RCONK195 N/A (4) Other consumer loans RCONK209 N/A				
(3) Automobile loans RCONK195 N/A M.11.c.(3) (4) Other consumer loans RCONK209 N/A M.11.c.(4)	(1) Credit cards	RCONF598	N/A	M.11.c.(1)
(4) Other consumer loans	(2) Other revolving credit plans	RCONF599	N/A	M.11.c.(2)
(// III.11.0.(4)	(3) Automobile loans	RCONK195	N/A	M.11.c.(3)
	(4) Other consumer loans	RCONK209	N/A	M.11.c.(4)
d. Other loans	d. Other loans	RCONF601	N/A	M.11.d.

Image: construct of the co					
and leases at acquisition datereceivable at acquisition datedate of contractual cash flow s not expected to be collected12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that w ere acquired in business combinations with acquisition dates in the current calendar year: a. Loans secured by real estate b. Commercial and industrial loansRCONG091 0RCONG092 0RCONG093 0M.12.a.b. Commercial and industrial loansRCONG094 0RCONG095 0RCONG096 0M.12.b.c. Loans to individuals for household, family, and other personal expendituresRCONG097 0RCONG098 0RCONG099 0M.12.c.		(Column A)	(Column B)	(Column C)	
Dollar Amounts in Thousandsflows not expected to be collected12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that w ere acquired in business combinations with acquisition dates in the current calendar year: a. Loans secured by real estate b. Commercial and industrial loans		Fair value of acquired loans	Gross contractual amounts	Best estimate at acquisition	
Dollar Amounts in Thousandscollected12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that w ere acquired in business combinations w ith acquisition dates in the current calendar year: a. Loans secured by real estateRCONG0910RCONG0920RCONG0930M.12.a.b. Commercial and industrial loansRCONG0940RCONG0950RCONG0960M.12.b.c. Loans to individuals for household, family, and other personal expendituresRCONG0970RCONG0980RCONG0990M.12.c.		and leases at acquisition date	receivable at acquisition date	date of contractual cash	
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 we re acquired in business combinations with acquisition dates in the current calendar year: A. Loans secured by real estate B. Commercial and industrial loans C. Loans to individuals for household, family, and other personal expenditures RCONG097 RCONG098 RCONG099 M.12.c. 				flow s not expected to be	
of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Image: Constant of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Image: Constant of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Image: Constant of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Image: Constant of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Image: Constant of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Image: Constant of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current loans	Dollar Amounts in Thousands			collected	
Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Image: Constant in the current calendar year: Image: Consta	12. Loans (not subject to the requirements				
leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:a. Loans secured by real estateRCONG0910RCONG0920RCONG0930b. Commercial and industrial loansRCONG0940RCONG0950RCONG0960c. Loans to individuals for household, family, and other personal expendituresRCONG0970RCONG0980RCONG0990RCONG0970RCONG0980RCONG0990M.12.c.	of FASB ASC 310-30 (former AICPA				
acquired in business combinations with acquisition dates in the current alendar year: a. Loans secured by real estate b. Commercial and industrial 0 loans RCONG091 0 RCONG092 0 RCONG093 0 K. Loans to individuals for household, family, and other personal RCONG097 0 RCONG098 0 RCONG099 0 M.12.c.	Statement of Position 03-3)) and				
with acquisition dates in the current calendar year:RCONG091RCONG092RCONG093M.12.a.a. Loans secured by real estateRCONG091RCONG095RCONG096M.12.a.b. Commercial and industrial loansRCONG094RCONG095RCONG096M.12.b.c. Loans to individuals for household, family, and other personal expendituresRCONG097RCONG098RCONG099M.12.c.	leases held for investment that were				
calendar year: a. Loans secured by real estateRCONG0910RCONG0920RCONG0930M.12.a.b. Commercial and industrial loansRCONG0940RCONG0950RCONG0960M.12.b.c. Loans to individuals for household, family, and other personal expendituresRCONG0970RCONG0980RCONG0990M.12.c.	acquired in business combinations				
a. Loans secured by real estate RCONG091 0 RCONG092 0 RCONG093 0 M.12.a. b. Commercial and industrial loans RCONG094 0 RCONG095 0 RCONG096 0 M.12.b. c. Loans to individuals for household, family, and other personal expenditures RCONG097 0 RCONG098 0 RCONG099 0 M.12.c.	•				
b. Commercial and industrial loans c. Loans to individuals for household, family, and other personal expenditures RCONG097 0 RCONG098 0 RCONG099 0 M.12.c.	-				
IoansRCONG0940RCONG0950RCONG0960c. Loans to individuals for household, family, and other personal expendituresRCONG0970RCONG0980RCONG0990M.12.c.	a. Loans secured by real estate	RCONG091 0	RCONG092 0	RCONG093 0	M.12.a.
c. Loans to individuals for household, family, and other personal expenditures	b. Commercial and industrial				
family, and other personal expenditures RCONG097 0 RCONG098 0 RCONG099 0 M.12.c.	loans	RCONG094 0	RCONG095 0	RCONG096 0	M.12.b.
expenditures RCONG097 0 RCONG098 0 RCONG099 0 M.12.c.	c. Loans to individuals for household,				
	family, and other personal				
d. All other loans and all leases	•	RCONG097 0	RCONG098 0	RCONG099 0	M.12.c.
	d. All other loans and all leases	RCONG100 0	RCONG101 0	RCONG102 0	M.12.d.

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2013 .			
13. Construction, land development, and other land loans with interest reserves:			
 a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B) 	RCONG376	N/A	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in	RIADG377	N/A	
Schedule RI, item 1.a.(1)(b))	RIADG377	I₩A	M.13.b.
Memorandum item 14 is to be completed by all banks.			
14. Pledged loans and leases	RCONG378	0	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages:			
 Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above): 			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	N/A	M.15.a.(1)
(2) Proprietary reverse mortgages	RCONJ467	N/A	M.15.a.(2)

		Number	
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from w hom compensation has been received for services performed in connection w ith the origination of the reverse mortgages:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	N/A	M.15.b.(1)
(2) Proprietary reverse mortgages	RCONJ469	N/A	M.15.b.(2)

Dollar Amounts in Thousands		Bil Mil Thou	
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	N/A	M.15.c.(1)
(2) Proprietary reverse mortgages	RCONJ471	N/A	M.15.c.(2)

Schedule RCCI



1.

Schedule RCCII



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 follow ing guidelines should be used to determine the "original amount" of a loan: (1) For loans draw n dow n 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 w as *most recently* approved, extended, or renew ed prior to the report date. How ever, 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 origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

		Yes/No
 Indicate in the appropriate box at the right w hether 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, have original amounts of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answ er this question "NO.") 	RCON6999	NO

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.

		Number	
2. Report the total <i>number</i> of loans <i>currently outstanding</i> for each of the follow ing Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items			
1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.)	RCON5562	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.)	RCON5563	N/A	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans			lumn B) ently Outstanding	
3. Number and amount <i>currently outstanding</i> of "Loans secured by				shiry outstanding	1
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	RCON5564	N/A	RCON5565	N/A	3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5566	N/A	RCON5567	N/A	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	N/A	RCON5569	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	RCON5570	N/A	RCON5571	N/A	4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5572	N/A	RCON5573	N/A	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574	N/A	RCON5575	N/A	4.c.

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

Schedule RCCII

30

5.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

		Yes/No
5. Indicate in the appropriate box at the right w hether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in <i>b oth</i> of these tw o loan categories, answ er this question "NO.")	RCON6860	NO

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

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

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

		Number	
6. Report the total number of loans currently outstanding for each of the follow ing Schedule RC-C, part			
I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in			
Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed			
\$100,000.)	RCON5576	N/A	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C,			
part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)	RCON5577	N/A	6.b.

Dollar Amounts in Thousands	```	(Column A) Number of Loans		lumn B) ently Outstanding	
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):					
a. With original amounts of \$100,000 or less	RCON5578	N/A	RCON5579	N/A	7.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5580	N/A	RCON5581	N/A	7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5582	N/A	RCON5583	N/A	7.c.
8. Number and amount <i>currently outstanding</i> of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of \$100,000 or less	RCON5584	N/A	RCON5585	N/A	8.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5586	N/A	RCON5587	N/A	8.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5588	N/A	RCON5589	N/A	8.c.

31

Schedule RCD

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.

Dellar A mounto in Thousanda			
Dollar Amounts in Thousands		/lil Thou	
Assets	DOONIDED	NI/A	
1. U.S. Treasury securities	RCON3531	N/A 1.	
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	N/A 2.	
3. Securities issued by states and political subdivisions in the U.S.	RCON3533	N/A 3.	
4. Mortgage-backed securities (MBS):		N// A	
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, GNMA	RCONG379	N/A 4.a.	
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies	RCONG380	N/A 4 b	
(include CMOs, REMICs, and stripped MBS) ⁽¹⁾	RCONG381		
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored	RCONG361	N/A 4.c.	
agencies (1)	RCONK197	N/A 4.d.	
e. All other commercial MBS	RCONK198	N/A 4.e.	
5. Other debt securities			
a. Structured financial products:			
(1) Cash	RCONG383	N/A 5.a.	(1)
(2) Synthetic	RCONG384	N/A 5.a.	. ,
(3) Hybrid	RCONG385	N/A 5.a.	
b. All other debt securities	RCONG386	N/A 5.b.	
6. Loans:		0.5.	
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF604	N/A 6.a.	(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF605	N/A 6.a.	. ,
(3) Secured by 1-4 family residential properties:			()
(a) Revolving, open-end secured by 1-4 family residential properties and extended under LOC	RCONF606	N/A 6.a.	(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			()()
(1) Secured by first liens	RCONF607	N/A 6.a.	(3)(b)(1)
(2) Secured by junior liens	RCONF611		(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF612	N/A 6.a.	
(5) Secured by nonfarm nonresidential properties	RCONF613	N/A 6.a.	(5)
b. Commercial and industrial loans	RCONF614	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	RCONF615	N/A 6.c.	(1)
(2) Other revolving credit plans	RCONF616	N/A 6.c.	(2)
(3) Automobile loans	RCONK199	N/A 6.c.	(3)
(4) Other consumer loans	RCONK210	N/A 6.c.	(4)
d. Other loans	RCONF618	N/A 6.d.	、 ,
7 8. Not applicable			
9. Other trading assets	RCON3541	N/A 9.	
10. Not applicable			
11. Derivatives with a positive fair value (from Schedule RC-Q, item 5.a., column A)	RCON3543	N/A 11.	
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	N/A 12.	
Liabilities			
13.			
a. Liability for short positions	RCON3546	N/A 13.a	a.
b. Other trading liabilities	RCONF624	N/A 13.b).
14. Derivatives with a negative fair value (from Schedule RC-Q, item 10.a., column A)	RCON3547	N/A 14.	
5			

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

32

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, item 6.a.(1)		2	
through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF625	N/A	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF626	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	RCONF627	N/A	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:	10011027	107	Wi. 1.a.(3)(a)
(1) Secured by first liens	RCONF628	N/A	M.1.a.(3)(b)(1)
(2) Secured by junior liens	RCONF629	N/A	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF630	N/A	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF631	N/A	M.1.a.(5)
b. Commercial and industrial loans	RCONF632	N/A	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans)		107	WI. 1.D.
(includes purchased paper):			
(1) Credit cards	RCONF633	N/A	M.1.c.(1)
(2) Other revolving credit plans	RCONF634	N/A	M.1.c.(2)
(3) Automobile loans	RCONK200	N/A	M.1.c.(3)
(4) Other consumer loans	RCONK211	N/A	M.1.c.(4)
d. Other loans	RCONF636	N/A	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:		107	Wi. 1.Q.
a. Fair value	RCONF639	N/A	M.2.a.
b. Unpaid principal balance	RCONF640	N/A	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items			101.2.0.
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	RCONG299	N/A	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG332	N/A	M.3.b.
c. Corporate and similar loans	RCONG333	N/A	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored			
enterprises (GSEs)	RCONG334	N/A	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	N/A	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCONG651	N/A	M.3.f.
g. Other collateral or reference assets	RCONG652	N/A	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	RCONG387	N/A	M.4.a.
b. Pledged loans	RCONG388	N/A	M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets			
(Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters. 5. Asset-backed securities:			
a. Credit card receivables	RCONF643	N/A	M.C
b. Home equity lines	RCONF643 RCONF644	N/A	M.5.a.
c. Automobile loans			M.5.b.
	RCONF645	N/A	M.5.c.
d. Other consumer loans	RCONF646	N/A	M.5.d.
e. Commercial and industrial loans	RCONF647	N/A	M.5.e.
f. Other	RCONF648	N/A	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	N/A	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):	DOONESES		
a. Readily determinable fair values	RCONF652	N/A	M.7.a.
b. Other	RCONF653	N/A	M.7.b.
8. Loans pending securitization	RCONF654	N/A	M.8.

Memoranda—Continued

		Dollar Amounts in Thousands		Bil Mil Thou	
	0	ssets (itemize and describe amounts included in Schedule RC-D, item 9, that are 5,000 and exceed 25% of the item); ⁽¹⁾			
a.	TEXTF655		RCONF655	N/A	M.9.a.
b.	TEXTF656		RCONF656	N/A	M.9.b.
с.	TEXTF657		RCONF657	N/A	M.9.c.
	0	ibilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are 5,000 and exceed 25% of the item):			
a.	TEXTF658		RCONF658	N/A	M.10.a.
b.	TEXTF659		RCONF659	N/A	M.10.b.
C.	TEXTF660		RCONF660	N/A	M.10.c.

(1) Exclude equity securities.

Schedule RCD



Schedule RCE

34

Schedule RC-E—Deposit Liabilities

	(Column A)	(Column B)	(Column C)	1
	Total Transaction Account	. ,		
	(Including Total Demand	(1)	Accounts (Including MMDAs)	
Dollar Amounts in Thousands	Deposits)	(Included in Column A)		
Deposits of:			ĺ	Í.
1. Individuals, partnerships, and				
corporations	RCONB549	0	RCONB550 0)
2. U.S. Government	RCON2202	0	RCON2520 0	1
3. States and political subdivisions in the				
U.S	RCON2203	0	RCON2530 0	2 :
4. Commercial banks and other depository				
institutions in the U.S.	RCONB551	0	RCONB552 0	. ו
5. Banks in foreign countries	RCON2213	0	RCON2236 0)
6. Foreign governments and official				
institutions (including foreign central				
banks)	RCON2216	0	RCON2377 0	0
7. Total (sum of items 1 through 6) (sum of				
columns A and C must equal Schedule				
RC, item 13.a)	RCON2215	0 RCON2210 0	RCON2385 0	1

Memoranda

_

Dollar Amounts in Thousands	Bil Mil Tho	u
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):		ī
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	0 M.1.a.
b. Total brokered deposits	RCON2365	0 M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)		
(1) Brokered deposits of less than \$100,000	RCON2343	0 M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit		
accounts	RCONJ472	0 M.1.c.(2)
d. Maturity data for brokered deposits:		
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included		
in Memorandum item 1.c.(1) above)	RCONA243	0 M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	RCONK219	0 M.1.d.(2)
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included		0 Wi. T.U.(2)
in Memorandum item 1.b above)	RCONK220	0 M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in		
item 3 above w hich are secured or collateralized as required under state law) (to be completed for		
the December report only)	RCON5590 N/	A M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not		_
brokered deposits	RCONK223	0 M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal		
item 7, column C above):		
a. Savings deposits: (1) Money market deposit accounts (MMDAs)	DCON(0840	
	1.001.001.0	0 M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	0 M.2.a.(2)
b. Total time deposits of less than \$100,000		0 M.2.b.
c. Total time deposits of \$100,000 through \$250,000	1100110470	0 M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	0 M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in	DOONEDOO	
Memorandum items 2.c and 2.d above	RCONF233	0 M.2.e.

(1) Include 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.

35

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 w ith a remaining maturity or next repricing date of: (1) (2)			
(1) Three months or less	RCONA579	0	M.3.a
(2) Over three months through 12 months	RCONA580	0	M.3.a
(3) Over one year through three years	RCONA581	0	M.3.a
(4) Over three years	RCONA582	0	M.3.a
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)	RCONA241	0	M.3.
Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1) (4)			
(1) Three months or less	RCONA584	0	M.4.
(2) Over three months through 12 months	RCONA585	0	M.4.
(3) Over one year through three years	RCONA586	0	M.4.
(4) Over three years	RCONA587	0	M.4.
b. Time deposits of \$100,000 through \$250,000 w ith a REMAINING MATURITY of one year or less			
(included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK221	0	M.4.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in			
Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK222	0	M.4.

		Yes/No	
5. Does your institution offer one or more consumer deposit account products, i.e.,			
transaction account or nontransaction savings account deposit products intended			
primarily for individuals for personal, household, or family use?	RCONP752	NO	M.5.

Dollar Amounts in Thousands		Bil Mil Thou	
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.			
6. Components of total transaction account deposits of individuals, partnerships, and			
corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products			
intended primarily for individuals for personal, household, or family use	RCONP753	N/A	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended			
primarily for individuals for personal, household, or family use	RCONP754	N/A	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and			
corporations	RCONP755	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.

36

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil M	il Thou	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):				
 Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above): 				
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756		N/A	M.7.a.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757		N/A	M.7.a
 b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above): 				
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	RCONP758		N/A	M.7.b
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759		N/A	M.7.b.

37

Schedule RC-F—Other Assets

Dol		Bil Mil Thou		
1. Accrued interest receivable (1)	RCONB556	13	1.	
2. Net deferred tax assets (2)		RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on: (3)				
a. Mortgage loans		RCONA519	0	3.a.
b. Other financial assets		RCONA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)		RCON1752	0	4.
5. Life insurance assets:				
a. General account life insurance assets		RCONK201	258	5.a.
b. Separate account life insurance assets		RCONK202	0	5.b.
c. Hybrid account life insurance assets	RCONK270	0	5.c.	
6. All other assets (itemize and describe amounts greater than \$25,000 that	t exceed 25% of this item)	RCON2168	761	6.
a. Prepaid expenses	RCON2166 96			6.a.
b. Repossessed personal property (including vehicles)	RCON1578 0			6.b.
c. Derivatives with a positive fair value held for purposes other than				
trading	RCONC010 0			6.c.
d. Retained interests in accrued interest receivable related to	RCONC436 0			0 -1
securitized credit cards e. FDIC loss-sharing indemnification assets	RCONU438 0			6.d.
f. Not applicable.	RCONJ448 0			6.e.
g. TEXT3549 ACCOUNTS RECEIVABLE	RCON3549 665			6 9
h. TEXT3550	RCON3550 0			6.g. 6.h.
i. TEXT3551	RCON3550 0			6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		RCON2160	1,032	0.1. 7.
			1,032	1.

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

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

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

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

38

Schedule RC-G—Other Liabilities

Dol		Bil Mil Thou			
1.					
a. Interest accrued and unpaid on deposits (1)			RCON3645	0	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes	payable)		RCON3646	617	1.b.
2. Net deferred tax liabilities (2)			RCON3049	0	2.
3. Allow ance for credit losses on off-balance sheet credit exposures			RCONB557	0	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 th	at exceed 25%				
of this item)	· . <u></u>		RCON2938	108	4.
a. Accounts payable	RCON3066	108			4.a.
b. Deferred compensation liabilities	RCONC011	0			4.b.
c. Dividends declared but not yet payable	RCON2932	0			4.c.
d. Derivatives with a negative fair value held for purposes other than					1
trading	RCONC012	0			4.d.
e. TEXT3552	RCON3552	0			4.e.
f. TEXT3553	RCON3553	0			4.f.
g. TEXT3554	RCON3554	0			4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			RCON2930	725	5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.
(2) See discussion of deferred income taxes in Glossary entry on "income taxes."



Schedule RC-K—Quarterly Averages (1)

Assets 1. Interest-bearing balances due from depository institutions 1. 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) RCON3381 304 3. Mortgage-backed securities (includes securities issued by states & political subdivisions in U.S.) (2) (3) RCONB559 0 3. 4. All other securities (includes securities purchased under agreements to resell RCON365 0 4. 5. Federal funds sold and securities purchased under agreements to resell RCON365 0 5. 6. Loans: a. Total loans RCON3660 6.a. b. Loans secured by real estate: (1) Loans secured by 1-4 family residential properties RCON387 0 6.b.(1) (2) All other loans secured by real estate: (1) Credit cards RCON387 0 6.c. (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other RCONB561 0 6.d.(1)	Dollar Amounts in Thousands			
1. Interest-bearing balances due from depository institutions RCON3381 304 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities (12) RCON8558 2,441 3. Mortgage-backed securities (12) RCON8569 0 3. 4. Al other securities (includes securities issued by states & political subdivisions in U.S.) (2) RCON8560 1,620 5. Federal funds sold and securities purchased under agreements to resell RCON3365 0 6. Loans: RCON3365 0 a. Total loans RCON3465 0 b. Loans secured by 1-4 family residential properties RCON3465 0 c. Commercial and industrial loans RCON3465 0 6.b.(1) (2) All other loans socured by 1-4 family residential properties RCON3465 0 6.b.(2) (1) Loans secured by 1-4 family residential properties RCON3465 0 6.b.(2) (1) Credit cards RCON3465 0 6.b.(2) (1) Credit cards RCON3465 0 6.d.(2) 7. To be completed by banks with \$100 million or more in total assets: RCON3464 0 8. 9. Total assets (5) 10. RCON3468 0			Bil Mil Thou	
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) [2]. RCONB558 2,481 3. Mortgage-backed securities (includes securities issued by states & political subdivisions in U.S.) (2) (3) RCONB556 0 4. All other securities (includes securities issued by states & political subdivisions in U.S.) (2) (3) RCONB566 0 5. Federal funds sold and securities purchased under agreements to resell RCON365 0 6. Loans: RCON366 0 a. Total loans RCON366 0 b. Loans secured by real estate: RCON3466 0 (1) Loans secured by 1-4 family residential properties RCON3466 0 (1) Loans secured by real estate: RCON3467 0 (1) Cother icnus secured by real estate RCON3467 0 (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON8562 0 7. To be completed by banks with \$100 million or more in total assets: RCON3468 5 7. To be completed by banks with \$100 million or more in total assets: RCON3486 5 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) RCON3486 5 10. Interest-bearing transaction accounts: a. Savings deposits (includes MMDAs) RCON3485 0 10. Interest-bearing th				
securities (12) RCONB558 2,481 2. 3. Mortgage-backed securities (includes securities issued by states & political subdivisions in U.S.) (2) (3) RCONB559 0 3. 4. All other securities (includes securities purchased under agreements to resell RCON3659 0 4. 5. Federal funds sold and securities purchased under agreements to resell RCON3365 0 5. 6. Loans: a. Total loans RCON3465 0 6.a. b. Loans secured by real estate: RCON3465 0 6.b.(1) (1) Loans secured by real estate: RCON3465 0 6.b.(1) (2) All other loans secured by real estate: RCON3465 0 6.c. (1) Credit cards commercial and industrial loans 6.d.(1) 6.d.(2) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON3681 0 6.d.(2) 7. To be completed by banks with \$100 million or more in total assets: RCON3682 0 6.d.(2) 8. Lease financing receivables (net of unearned income) RCON3682 0 8. 9. Total assets (5) 8. RCON3683 0 <		RCON3381	304	1.
4. All other securities (includes securities issued by states & political subdivisions in U.S.) (2) (3) RCON8560 1,620 4. 5. Federal funds sold and securities purchased under agreements to resell RCON3365 0 5. 6. Loans: RCON3365 0 5. a. Total loans RCON3360 0 6.a. b. Loans secured by real estate: RCON3465 0 6.b.(1) (2) All other loans secured by real estate RCON3465 0 6.c. (1) Loans secured by real estate: RCON3466 0 6.b.(2) (1) Credit cards RCON3367 0 6.c. (1) Credit cards RCON3871 0 6.c. (1) Credit cards RCON3871 0 6.d.(2) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 7. 7. 7. To be completed by banks with \$100 million or more in total assets: RCON3484 0 8. 9. Total assets (\$) 10. RCON3484 0 8. 9. Total assets (\$) 10. RCON3485 0 10. 11. Nontransaction accounts: RCON3465 0 <t< td=""><td></td><td>RCONB558</td><td>2,481</td><td>2.</td></t<>		RCONB558	2,481	2.
5. Federal funds sold and securities purchased under agreements to resell RCON3365 0 6. Loans: a. Total loans 6. a. 9. Loans secured by real estate: RCON3360 0 (1) Loans secured by real estate: 6. b. (1) (2) All other loans secured by real estate 6. b. (1) (2) All other loans secured by real estate 6. b. (1) (2) All other loans secured by real estate 6. c. (1) Loans secured by real estate 6. d. (1) (2) All other loans secured by real estate 6. d. (1) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 6. d. (2) 7. To be completed by banks with \$100 million or more in total assets: RCON3661 0 7. To be completed by banks with \$100 million or more in total assets: RCON368 5.621 9. Total assets (5) 8. 8. 9. 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts; and telephone and preauthorized transfer accounts) 10. 11. Nontransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts; and telephone and preauthorized transfer accounts) 11. a. 12. Federal funds purchased and securities sold under agreements to repurchase <td< td=""><td>••</td><td></td><td>0</td><td>3.</td></td<>	••		0	3.
6. Loans: a. Total loans RCON3360 6.a. b. Loans secured by real estate: RCON3465 6.b.(1) (1) Loans secured by 1-4 family residential properties RCON3465 6.b.(1) (2) All other loans secured by real estate RCON3465 6.c. (1) Credit cards RCON3387 6.c. (1) Credit cards 6.d.(1) RCON3465 6.d.(1) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 6.d.(2) 7. To be completed by banks with \$100 million or more in total assets: RCON3461 7. 7. To be completed by banks with \$100 million or more in total assets: RCON3484 0 8. 9. Total assets (⁵) RCON3485 0 7. 8. Lease financing receivables (net of unearned income) 9. RCON3485 0 7. 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts; and telephone and preauthorized transfer accounts) 10. 11.a. 11. Nontransaction accounts: RCON3653 0 11.a. a. Savings deposits (includes MMDAs) RCON353 0 11.c. b. Time deposits of 1800,000 or more In total assets: (⁴)	4. All other securities (includes securities issued by states & political subdivisions in U.S.) (2) (3)	RCONB560	1,620	4.
a. Total loans RCON3360 0 b. Loans secured by real estate: (1) Loans secured by real estate: RCON3465 0 (2) All other loans secured by real estate RCON3465 0 6.b.(1) (2) All other loans secured by real estate RCON3465 0 6.b.(2) (1) Credit cards RCON387 0 6.c. (1) Credit cards RCON3866 0 6.b.(2) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON8561 0 7. To be completed by banks with \$100 million or more in total assets: RCON3484 0 8. 9. Total assets (5) RCON3484 0 8. 9. 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts; and telephone and preauthorized transfer accounts) 10. 11. Nontransaction accounts: RCON3663 0 11.a. a. Savings deposits (includes MMDAs) RCON353 0 11.a. b. Time deposits of \$100,000 or more RCON353 0 11.c. 12. Federal funds purchased and securities sold under agreements to repurchase 11.c. RCON3533 0 11.c.	5. Federal funds sold and securities purchased under agreements to resell	RCON3365	0	5.
b. Loans secured by real estate: (1) Loans secured by 1-4 family residential properties (1) Loans secured by 1-4 family residential properties (1) Coans secured by real estate (2) Commercial and industrial loans (3, CON3465 (1) Coans secured by real estate (2) Commercial and industrial loans (3, CON3465 (1) Coans secured by real estate (2) Commercial and industrial loans (3, CON3465 (1) Coans secured by tanks with \$100 million or more in total assets: (2) Consumer loans) (3, CON8561 (1) Coanses (1) (2) Commercial properties (3, CON8562 (4, Coanses (1) (2) Commercial properties (3, Con8562 (4, Coanses (1) (2) Commercial properties (3, Con8562 (4, Coanses (1) (2) Commercial properties (5) (2) Commercial properties (5) (2) Commercial properties (6, d, (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	6. Loans:			
(1) Loans secured by 1-4 family residential properties RCON3465 6.b.(1) (2) All other loans secured by real estate RCON3465 6.b.(1) (2) All other loans secured by real estate RCON3465 6.c. (1) Credit cards RCON3387 6.c. (1) Credit cards RCON366 6.d.(1) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON3661 6.d.(2) 7. To be completed by banks with \$100 million or more in total assets: RCON3464 8. 9. Total assets (4) RCON368 5.621 9. Liabilities RCON368 5.621 9. 10. Interest-bearing transaction accounts: a. Savings deposits (includes MMDAs) 10. b. Time deposits of \$100,000 or more 11.a. RCON353 11.a. 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 11.c. 13. To be completed by banks with \$100 million or more in total assets: (4) 11.c. 12.	a. Total loans	RCON3360	0	6.a.
(2) All other loans secured by real estate RCON3466 0 6.b.(2) c. Commercial and industrial loans 6.b.(2) d. Loans to individuals for household, family, and other personal expenditures: RCON3466 0 6.b.(2) (1) Credit cards 6.d.(1) RCONB561 0 6.d.(1) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCONB562 0 6.d.(2) 7. To be completed by banks with \$100 million or more in total assets: RCON3481 0 8. 9. Total assets (5) RCON368 5,621 9. Liabilities 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) RCON368 5,621 10. Interest-bearing transaction accounts: a. Savings deposits (<i>includes MMDAs</i>) 10. a. Savings deposits (<i>includes MMDAs</i>) RCONA514 0 b. Time deposits of \$100,000 rm or more in total assets: (4) 11.b. C. Time deposits of less than \$100,000 rm or more in total assets: (4) 11.c. RCON3353 0 11.c. RCON3353 0 11.c.	b. Loans secured by real estate:			
c. Commercial and industrial loans RCON3387 0 d. Loans to individuals for household, family, and other personal expenditures: RCON3387 0 (1) Credit cards 6.c. (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCONB561 0 7. To be completed by banks with \$100 million or more in total assets: RCON3662 0 7. To be completed by banks with \$100 million or more in total assets: RCON3484 0 8. Lease financing receivables (net of unearned income) 8. RCON3688 5,621 9. Total assets (5) RCON3688 5,621 9. Liabilities 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 10. 11. Nontransaction accounts: a. Savings deposits (includes MMDAs) 10. b. Time deposits of \$100,000 or more RCON353 0 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 12.		RCON3465	0	6.b.(1)
d. Loans to individuals for household, family, and other personal expenditures: (1) Credit cards (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) (2) Other loans (1) Other	(2) All other loans secured by real estate	RCON3466	0	6.b.(2)
(1) Credit cards RCONB561 0 (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCONB562 0 7. To be completed by banks with \$100 million or more in total assets: RCONB562 0 6.d.(1) 8. Lease financing receivables (net of unearned income) RCON3484 0 8. 9. Total assets (5) RCON368 5,621 9. Liabilities RCON368 5,621 9. 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 10. 11. Nontransaction accounts: a. Savings deposits (includes MMDAs) 11.a. b. Time deposits of \$100,000 or more RCON353 0 12. Federal funds purchased and securities sold under agreements to repurchase 11.c. RCON353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 12. 12.	c. Commercial and industrial loans	RCON3387	0	6.c.
 (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 7. To be completed by banks with \$100 million or more in total assets: Trading assets (4) 8. Lease financing receivables (net of unearned income) 9. Total assets (5) 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 11. Nontransaction accounts: a. Savings deposits (includes MMDAs) b. Time deposits of \$100,000 or more c. Time deposits of \$100,000 or more c. Time deposits of less than \$100,000 12. Federal funds purchased and securities sold under agreements to repurchase 13. To be completed by banks with \$100 million or more in total assets: (4) Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 	d. Loans to individuals for household, family, and other personal expenditures:			
consumer loans) RCONB562 0 6.d.(2) 7. To be completed by banks with \$100 million or more in total assets: RCON3401 0 7. To be completed by banks with \$100 million or more in total assets: RCON3401 0 8. Lease financing receivables (net of unearned income) RCON3484 0 8. 9. Total assets (5) RCON3485 0 10. Liabilities 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 10. 11. Nontransaction accounts: a. Savings deposits (includes MMDAs) 10. b. Time deposits of \$100,000 or more RCON3563 0 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 12.		RCONB561	0	6.d.(1)
7. To be completed by banks with \$100 million or more in total assets: RCON3401 7. 8. Lease financing receivables (net of unearned income) RCON3484 0 9. Total assets (5) RCON3368 5,621 9. RCON3368 5,621 9. Liabilities 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) RCON3485 0 11. Nontransaction accounts: RCONB563 0 11.a. a. Savings deposits (includes MMDAs) RCON4514 0 11.b. c. Time deposits of \$100,000 row		RCONB562	0	6.d.(2)
1 Notice is in the intervention of the i				. ,
9. Total assets (5) RCON3368 5,621 9. Liabilities 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) RCON3368 5,621 9. 11. Nontransaction accounts: a. Savings deposits (includes MMDAs) 10. 11.a. 11.a. b. Time deposits of \$100,000 or more RCONA514 0 11.b. c. Time deposits of less than \$100,000 RCONA529 0 11.c. 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 12. 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. 12.	Trading assets (4)	RCON3401	0	7.
Liabilities 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) RCON3485 0 11. Nontransaction accounts: a. Savings deposits (includes MMDAs) 10. a. Savings deposits of \$100,000 or more RCON8563 0 c. Time deposits of less than \$100,000 RCONA514 0 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 11. 12.	÷ ,	RCON3484	0	8.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) Interest-bearing transaction accounts, ATS 11. Nontransaction accounts: RCON3485 0 a. Savings deposits (includes MMDAs) Interest-bearing transaction accounts: Interest-bearing transaction accounts: b. Time deposits of \$100,000 or more RCON8563 0 c. Time deposits of less than \$100,000 RCONA514 0 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized Interest-bearing transaction accounts, ATS 12.	9. Total assets (5)	RCON3368	5,621	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) Interest-bearing transaction accounts, ATS 11. Nontransaction accounts: RCON3485 0 a. Savings deposits (includes MMDAs) Interest-bearing transaction accounts: Interest-bearing transaction accounts: b. Time deposits of \$100,000 or more RCON8563 0 c. Time deposits of less than \$100,000 RCONA514 0 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized Interest-bearing transaction accounts, ATS 12.				
accounts, and telephone and preauthorized transfer accounts) RCON3485 0 10. 11. Nontransaction accounts: RCONB563 0 11.a. a. Savings deposits (includes MMDAs) RCONA514 0 11.b. b. Time deposits of \$100,000 or more RCONA514 0 11.c. 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 12. 13. To be completed by banks with \$100 million or more in total assets: (4) 0 12. 12.				
11. Nontransaction accounts: a. Savings deposits (includes MMDAs) 11.a. b. Time deposits of \$100,000 or more 11.b. 11.b. c. Time deposits of less than \$100,000 11.c. 11.c. 12. Federal funds purchased and securities sold under agreements to repurchase RCONA529 0 13. To be completed by banks with \$100 million or more in total assets: (4) 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 12.			0	10
a. Savings deposits (includes MMDAs) RCONB563 11.a. b. Time deposits of \$100,000 or more RCONA514 11.b. c. Time deposits of less than \$100,000 RCONA529 11.c. 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 12. 13. To be completed by banks with \$100 million or more in total assets: (4) 12. 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 12.		100103403	0	10.
b. Time deposits of \$100,000 or more RCONA514 0 c. Time deposits of less than \$100,000 11.b. 12. Federal funds purchased and securities sold under agreements to repurchase RCONA529 0 13. To be completed by banks with \$100 million or more in total assets: (4) 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 11.b.		RCONB563	0	11 0
c. Time deposits of less than \$100,000 RCONA529 0 12. Federal funds purchased and securities sold under agreements to repurchase RCON353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 12.	\mathbf{F}		0	
12. Federal funds purchased and securities sold under agreements to repurchase RCON3353 0 13. To be completed by banks with \$100 million or more in total assets: (4) 12. Other borrow ed money (includes mortgage indebtedness and obligations under capitalized 12.			0	
13. To be completed by banks with \$100 million or more in total assets: (4) Other borrow ed money (includes mortgage indebtedness and obligations under capitalized			0	
Other borrow ed money (includes mortgage indebtedness and obligations under capitalized		RCON3353	0	12.
		RCON3355	0	13.

Memorandum

Dollar Amounts in Thousands	Bil Mil Thou	
Memorandum item 1 is to be completed by: ⁽⁴⁾ • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.		
1. Loans to finance agricultural production and other loans to farmers	RCON3386 0	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.

(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 low er of cost or fair value, and equity securities without readily determinable fair values at historical cost.

⁽⁴⁾ 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.

40

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.

	Dolla	ar Amounts in Thousands	Bil Mil The	
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4	family residential properties, e	e.g., home equity lines	RCON3814	0 1.a.
Items 1.a.(1) and 1.a.(2) are to be compl				- 1.u.
(1) Unused commitments for Home Equity		-		
outstanding that are held for investment	outstanding that are held for investment (included in item 1.a above)			
(2) Unused commitments for proprietary re	everse mortgages outstanding	that are held for investment		
(included in item 1.a above)				A 1.a.(2)
b. Credit card lines			RCON3815	0 1.b.
Items 1.b.(1) and 1.b.(2) are to be compl assets or \$300 million or more in credit o 1.b) ⁽¹⁾	-		1	
(1) Unused consumer credit card lines			RCONJ455	0 1.b.(1)
(2) Other unused credit card lines				0 1.b.(2)
c. Commitments to fund commercial real esta				0 1.0.(2)
(1) Secured by real estate:				
(a) 1-4 family residential construction le	oan commitments		RCONF164	0 1.c.(1)(a)
(b) Commercial real estate, other const	truction loan, and land develop	ment loan commitments	RCONF165	0 1.c.(1)(b)
(2) NOT secured by real estate	-		RCON6550	0 1.c.(2)
d. Securities underwriting			RCON3817	0 1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans			RCONJ457	0 1.e.(1)
(2) Loans to financial institutions			RCONJ458	0 1.e.(2)
(3) All other unused commitments			RCONJ459	0 1.e.(3)
2. Financial standby letters of credit			RCON3819	0 2.
Item 2.a is to be completed by banks with §	51 billion or more in total asse	ets. (1)		
a. Amount of financial standby letters of cre			VA	2.a.
3. Performance standby letters of credit		·	RCON3821	0 3.
Item 3.a is to be completed by banks with \$	§1 billion or more in total asse	ets. (1)		
a. Amount of performance standby letters o			I/A	3.a.
4. Commercial and similar letters of credit		·····	RCON3411	0 4.
5. Not applicable				
6. Securities lent (including customers' securit	ties lent w here the customer is	indemnified against loss by		
the reporting bank)			RCON3433	0 6.
				_
	(Column A)	(Column B)		
Dollar Amounts in Thousands	Sold Protection	Purchased Protection		
7. Credit derivatives:				
 Netional encounter 				

7. Credit derivatives:			
a. Notional amounts:			
(1) Credit default sw aps	RCONC968 0	RCONC969 0	7.a.(1)
(2) Total return sw aps	RCONC970 0	RCONC971 0	7.a.(2)
(3) Credit options	RCONC972 0	RCONC973 0	7.a.(3)
(4) Other credit derivatives	RCONC974 0	RCONC975 0	7.a.(4)
b. Gross fair values:			
(1) Gross positive fair value	RCONC219 0	RCONC221 0	7.b.(1)
(2) Gross negative fair value	RCONC220 0	RCONC222 0	7.b.(2)

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

RCONG414

0 RCONG417

0

Printed: 10/30/2014 - 09:21 am

41

0

0

7.d.(2)(a)

7.d.(2)(b)

Schedule RC-L—Continued

Dollar Amounts in Thousands Bil Mil Thou					
7.c. Notional amounts by regulatory capital t	.c. Notional amounts by regulatory capital treatment: (1)				
(1) Positions covered under the Market F	(1) Positions covered under the Market Risk Rule:				
(a) Sold protection		RCONG401 0	7.c.(1)		
(b) Purchased protection			RCONG402 0	7.c.(1	
(2) All other positions:					
(a) Sold protection			RCONG403 0	7.c.(2	
(b) Purchased protection that is reco	gnized as a guarantee for regu	latory capital			
purposes		RCONG404 0	7.c.(2		
(c) Purchased protection that is not re	ecognized as a guarantee for r	egulatory capital purposes .	RCONG405 0	7.c.(2	
	(Column A)	(Column B)	(Column C)		
	Remaining Maturity of: One	Remaining Maturity of: Over	Remaining Maturity of: Over		
Dollar Amounts in Thousands	Year or Less	One Year Through Five Years	Five Years		
7.d. Notional amounts by remaining					
maturity:					
(1) Sold credit protection: (2)					
(a) Investment grade	RCONG406 0	RCONG407 0	RCONG408 0	7.d.(1	
(b) Subinvestment grade	RCONG409 0	RCONG410 0	RCONG411 0	7.d.(1	

0

RCONG413

0 RCONG416

- (2) Purchased credit protection: (3)
 - (a) Investment grade

(b) Subinvestment grade	••
-------------------------	----

Dollar Amounts in Thousands		Bil Mil Thou	
8. Spot foreign exchange contracts	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of			
this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON3430	0	9.
a. Securities borrow ed	RCON3432	0	9.a.
b. Commitments to purchase when-issued securities	RCON3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's			
behalf	RCONC978	0	9.c.
d. TEXT3555	RCON3555	0	9.d.
e. TEXT3556	RCON3556	0	9.e.
f. TEXT3557	RCON3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of			
this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON5591	0	10.
a. Commitments to sell w hen-issued securities	RCON3435	0	10.a.
b. TEXT5592	RCON5592	0	10.b.
c. TEXT5593	RCON5593	0	10.c.
d. TEXT5594	RCON5594	0	10.d.
e. TEXT5595	RCON5595	0	10.e.
11. Year-to-date merchant credit card sales volume:			
a. Sales for w hich the reporting bank is the acquiring bank	RCONC223	0	11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk	RCONC224	0	11.b.

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

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

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

RCONG412

RCONG415

42

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCON8693	RCON8694	RCON8695	RCON8696	
	0	0	0	0	12.a.
b. Forw ard contracts	RCON8697	RCON8698	RCON8699	RCON8700	
	0	0	0	0	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCON8701	RCON8702	RCON8703	RCON8704	
	0	0	0	0	12.c.(1)
(2) Purchased options	RCON8705	RCON8706	RCON8707	RCON8708	12.0.(1)
	0	0	0	0	$10 \circ (2)$
d. Over-the-counter option contracts:	0	0	0	0	12.c.(2)
(1) Written options					
	RCON8709 0	RCON8710	RCON8711	RCON8712 0	10 -1 (1)
(2) Durphased antions		· · · · ·	-		12.d.(1)
(2) Purchased options	RCON8713	RCON8714	RCON8715	RCON8716	
	0	0	0	0	12.d.(2)
e. Sw aps	RCON3450	RCON3826	RCON8719	RCON8720	
	0	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for	RCONA126	RCONA 127	RCON8723	RCON8724	
trading	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for	RCON8725	RCON8726	RCON8727	RCON8728	
purposes other than trading	0	0	0	0	14.
a. Interest rate sw aps w here the bank has agreed to pay a	RCONA 589				
fixed rate	0				14.a.
 Gross fair values of derivative contracts: a. Contracts held for trading: 					11.0.
(1) Gross positive fair value	RCON8733	RCON8734	RCON8735	RCON8736	
	0	0	0	0	15.a.(1)
(2) Gross negative fair value	RCON8737	RCON8738	RCON8739	RCON8740	
	0	0	0	0	15.a.(2)
b. Contracts held for purposes other than trading:			Ŭ		10.a.(Z)
(1) Gross positive fair value	RCON8741	RCON8742	RCON8743	RCON8744	
(.,	0	0	0	0	15.b.(1)
(2) Gross negative fair value					15.0.(1)
	RCON8745 0	RCON8746 0	RCON8747 0	RCON8748 0	45 h (0)
	0	0	0	0	15.b.(2)



Schedule RC-L—Continued

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

	(0.1					
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	
	Banks and	Monoline	Hedge Funds	Sovereign	Corporations	
	Securities Firms	Financial		Governments	and All Other	
Dollar Amounts in Thousands		Guarantors			Counterparties	
16. Over-the-counter derivatives:						
a. Net current credit exposure	RCONG418	RCONG419	RCONG420	RCONG421	RCONG422	
	N/A	N/A	N/A	N/A	N/A	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar	RCONG423	RCONG424	RCONG425	RCONG426	RCONG427	
	N/A	N/A	N/A	N/A	N/A	16.b.(1)
(2) Cash—Other currencies	RCONG428	RCONG429	RCONG430	RCONG431	RCONG432	
	N/A	N/A	N/A	N/A	N/A	16.b.(2)
(3) U.S. Treasury securities	RCONG433	RCONG434	RCONG435	RCONG436	RCONG437	
	N/A	N/A	N/A	N/A	N/A	16.b.(3)
(4) U.S. Government agency and U.S.						()
Government-sponsored agency debt	RCONG438	RCONG439	RCONG440	RCONG441	RCONG442	
securities	N/A	N/A	N/A	N/A	N/A	16.b.(4)
(5) Corporate bonds	RCONG443	RCONG444	RCONG445	RCONG446	RCONG447	
	N/A	N/A	N/A	N/A	N/A	16.b.(5)
(6) Equity securities	RCONG448	RCONG449	RCONG450	RCONG451	RCONG452	
	N/A	N/A	N/A	N/A	N/A	16.b.(6)
(7) All other collateral	RCONG453	RCONG454	RCONG455	RCONG456	RCONG457	
	N/A	N/A	N/A	N/A	N/A	16.b.(7)
(8) Total fair value of collateral (sum of	RCONG458	RCONG459	RCONG460	RCONG461	RCONG462	
items 16.b.(1) through (7))	N/A	N/A	N/A	N/A	N/A	16.b.(8)

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



Schedule RC-M—Memoranda

Dollar Amounts in Thousands				Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, direct					
and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, di			RCON6164		
shareholders, and their related interests				0	1.a.
	Number				
b. Number of executive officers, directors, and principal shareholders					
to whom the amount of all extensions of credit by the reporting bank					
(including extensions of credit to related interests) equals or exceeds					
the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	0			1.b.
2. Intangible assets other than goodw ill:					1.0.
a. Mortgage servicing assets			RCON3164	0	2.a.
	RCONA 590	0		-	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	ļ		RCONB026	0	2.b.
c. All other identifiable intangible assets			RCON5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.			RCON0426	0	2.d.
3. Other real estate ow ned:		••	1100110420		2.0.
a. Construction, land development, and other land			RCON5508	0	3.a.
b. Farmland			RCON5509	0	3.b.
c. 1-4 family residential properties			RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties			RCON5511	0	3.d.
e. Nonfarm nonresidential properties			RCON5512	0	
f. Foreclosed properties from "GNMA loans"			RCONC979	0	3.e.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			RCON2150	0	3.f.
4. Not applicable			RCON2130	0	3.g.
5. Other borrow ed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less			RCONF055	0	5.a.(1)(a)
(b) Over one year through three years			RCONF056	0	5.a.(1)(b)
(c) Over three years through five years		••	RCONF057	0	5.a.(1)(c)
(d) Over five years			RCONF058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (include	ed in item 5.a.(1)(a)				
above) ⁽²⁾			RCON2651	0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)			RCONF059	0	5.a.(3)
b. Other borrow ings:					
(1) Other borrow ings with a remaining maturity or next repricing date of:			-		
(a) One year or less			RCONF060	0	5.b.(1)(a)
(b) Over one year through three years			RCONF061	0	5.b.(1)(b)
	(c) Over three years through five years			0	5.b.(1)(c)
(d) Over five years			RCONF063	0	5.b.(1)(d)
(2) Other borrow ings with a REMAINING MATURITY of one year or less above) ⁽⁴⁾			RCONB571	0	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal S			RCON3190	0	5.c.

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

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

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

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

Schedule RCM

Schedule RC-M—Continued

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	NO	6.

	Dollar Amounts in Thousands	Bil Mil Thou	
7. Assets under the reporting bank's managem	nent in proprietary mutual funds and annuities	RCONB570 0	7.
8. Internet Website addresses and physi	cal office trade names:		
. ,	ne reporting institution's primary Internet Website		
(home page), if any (Example: www.e . http://	TEXT4087		
•	t Websites that the reporting institution uses to		8.a
accept or solicit deposits from the p	1 5		
(Example: w w w.examplebank.biz): (· · · ·		
(1) http://	TE01N528		8.b
(2) http://	TE02N528		8.b
(3) http://	TE03N528		8.b
(4) http://	TE04N528		8.b
(5) http://	TE05N528		8.b
(6) http://	TE06N528		8.t
(7) http://	TE07N528		8.t
(8) http://	TE08N528		8.t
(9) http://	TE09N528		8.t
(10) http://	TE10N528		8.t
c. Trade names other than the reportin	g institution's legal title used to identify one or		
more of the institution's physical offi	ices at which deposits are accepted or solicited		
from the public, if any:			
(1)	TE01N529		8.0
(2)	TE02N529		8.0
(3)	TE03N529		8.0
(4)	TE04N529		8.c
(5)	TE05N529		8.0
(6)	TE06N529		8.0

		Yes/No	
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers			
to execute transactions on their accounts through the website?	RCON4088	NO	9.

Г

т

Dollar Amounts in Thousands		Bil Mil Thou	
10. Secured liabilities:			
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	0	10.a.
b. Amount of "Other borrow ings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .	RCONF065	0	10.b.

		Yes/No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings			
Accounts, and other similar accounts?	RCONG463	NO	11

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

46

Schedule RC-M—Continued

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? RCONG464 NO 12. 13. Assets covered by loss-sharing agreements with the FDIC: a. Loans and leases (included in Schedule RC, items 4.a and 4.b): Bil Mil Thou 13. Assets covered by real estate: 14. (1) Loans secured by real estate: (1) 1-4 family residential construction loans 13. Assets covered by real estate: 13. Assets
for the sale or purchase of securities?
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:
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:
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:
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) Loans secured by real estate: (a) Construction, land development, and other land loans:
(a) Construction, land development, and other land loans:
(b) Secured by farmland
(1) Revolving, open-end loans secured by 1-4 family residential properties and 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 RCONK175 0 13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:
(1) Loans secured by owner-occupied nonfarm nonresidential properties RCONK176 0 13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties RCONK177 0 13.a.(1)(e)(2)
(2) Not applicable
(3) Commercial and industrial loans
(4) Loans to individuals for household, family, and other personal expenditures:
(a) Credit cards RCONK180 0 13.a.(4)(a)
(b) Automobile loans 0 13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) RCONK182 0 13.a.(4)(c)
(5) All other loans and all leases
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item
13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements
with the FDIC (sum of items 13.a.(1) through (5)):
(a) Loans to depository institutions and acceptances of other banks
(b) Loans to foreign governments and official institutions
(c) Other loans (1)
Item 13.a.(5)(c)(1) is to be completed by: (2)
Banks with \$300 million or more in total assets Banks with less than \$300 million in total assets that have loans to finance agricultural
production & other loans to farmers (Schedule RC-C, part I, item 3 exceeding 5% of total loans
(1) Loans to finance agricultural production and other loans to farmers included in Schedule
RC-M, item 13.a.(5)(c), above
(d) Lease financing receivables 0 13.a.(5)(d)
b. Other real estate ow ned (included in Schedule RC, item 7):
(1) Construction, land development, and other land
(2) Farmland
(3) 1-4 family residential properties 13.b.(3)
(4) Multifamily (5 or more) residential properties
(5) Nonfarm nonresidential properties 13.b.(5)
(6) Not applicable
(7) Portion of covered other real estate ow ned included in items 13.b.(1) through (5) above that is
protected by FDIC loss-sharing agreements

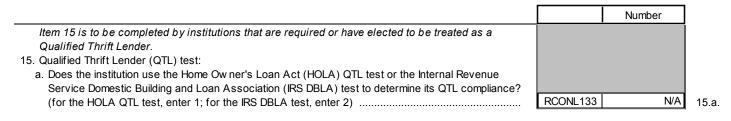
(1) Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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

47

Schedule RC-M—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries ⁽¹⁾	RCONK194	0	14.b.



		Yes/No	
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the			ĺ
quarter or the IRS DBLA test for its most recent taxable year, as applicable?	RCONL135	N/A	15.b.
Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.			
16. International remittance transfers offered to consumers: ⁽²⁾			
${f a}_{\cdot}$ As of the report date, did your institution offer to consumers in any state any of the			
following mechanisms for sending international remittance transfers?			
(1) International wire transfers	RCONN517	N/A	16.a.(1)
(2) International ACH transactions	RCONN518	N/A	16.a.(2)
(3) Other proprietary services operated by your institution	RCONN519	N/A	16.a.(3)
(4) Other proprietary services operated by another party	RCONN520	N/A	16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than			
100 international remittance transfers in the current calendar year?	RCONN521	N/A	16.b.

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

(2) 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 Section 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR Section 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 Section 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers. Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

48

Schedule RC-M—Continued

		Number	
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in			Ĩ
the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the			
mechanism that your institution estimates accounted for the largest number of			
international remittance transfers your institution provided during the two calendar quarters ending on the report date.			
(For international wire transfers, enter 1; for international ACH transactions, enter 2; for			
other proprietary services operated by your institution, enter 3. If your institution did			
not provide any international remittance transfers using the mechanism described in			
items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCONN522]
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers	RCONN523		1

		Bil Mil Thou	
(2) Estimated dollar value of international remittance transfers	RCONN524		16.d.(2)

		Number	
(3) Estimated number of international remittance transfers for which your institution			
applied the temporary exception	RCONN527		16.d.(3)

49

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
 Loans secured by real estate: Construction, land development, and other land loans:				
loans	RCONF172 0	RCONF174 0	RCONF176 0	1.a.(1)
land development and other land	RCONF173 0	RCONF175 0	RCONF177 0	1.a.(2)
b. Secured by farmland	RCON3493 0	RCON3494 0	i i	
 c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential properties 				1.0.
and extended under lines of credit	RCON5398 0	RCON5399 0	RCON5400 0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	RCONC236 0	RCONC237 0	RCONC229 0	1.c.(2)(a
(b) Secured by junior liens	RCONC238 0	RCONC239 0	RCONC230 0	1.c.(2)(
d. Secured by multifamily (5 or more)				
residential properties e. Secured by nonfarm nonresidential properties: (1) Loans secured by ow ner-occupied	RCON3499 0	RCON3500 0	RCON3501 0	1.d.
nonfarm nonresidential properties (2) Loans secured by other nonfarm	RCONF178 0	RCONF180 0	RCONF182 0	1.e.(1)
nonresidential properties 2. Loans to depository institutions and	RCONF179 0		RCONF183 0	1.e.(2)
acceptances of other banks	RCONB834 0		RCONB836 0	
 Commercial and industrial loans Loans to individuals for household, family, and other personal expenditures: 	RCON1606 0	RCON1607 0	RCON1608 0	4.
a. Credit cards	RCONB575 0	RCONB576 0	RCONB577 0	5.a.
b. Automobile loans	RCONK213 0		RCONK215 0	5.b.
 Other (includes revolving credit plans other than credit cards and other 				0.0.
consumer loans)	RCONK216 0	RCONK217 0	RCONK218 0	5.c.
6. Loans to foreign governments and				
official institutions	RCON5389 0	1.001.0000		υ.
7. All other loans (1)	RCON5459 0			<i>'</i> .
 Lease financing receivables Debt securities and other assets 	RCON1226 0	RCON1227 0	RCON1228 0	8.
(exclude other real estate ow ned and	RCON3505 0	RCON3506 0	RCON3507 0	
other repossessed assets)				9.

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

50

Schedule RC-N—Continued

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

	(Column A)	(Column B)	(Column C)	
	Past due 30 through 89 days	Past due 90 days or more and	Nonaccrual	
Dollar Amounts in Thousands	and still accruing	still accruing		
10. Loans and leases reported in items 1				
through 8 above that are w holly or				
partially guaranteed by the U.S.				
Government, excluding loans and				
leases covered by loss-sharing				
agreements with the FDIC	RCONK036 0	RCONK037 0	RCONK038 0	10.
a. Guaranteed portion of loans and				
leases included in item 10 above,				
excluding rebooked "GNMA loans"	RCONK039 0	RCONK040 0	RCONK041 0	10.a.
b. Rebooked "GNMA loans" that have				
been repurchased or are eligible for		RCONK043 0		40.1
repurchase included in item 10	RCONK042 0	RCONK043 0	RCONK044 0	10.b.
11. Loans and leases reported in items 1				
through 8 above that are covered by				
loss-sharing agreements with the FDIC:				
a. Loans secured by real estate:				
(1) Construction, land development,				
and other land loans:				
(a) 1-4 family residential				
construction loans	RCONK045 0	RCONK046 0	RCONK047 0	11.a.(1)(a)
(b) Other construction loans and all				
land development and other				
land loans	RCONK048 0	RCONK049 0	RCONK050 0	11.a.(1)(b)
(2) Secured by farmland	RCONK051 0	RCONK052 0	RCONK053 0	11.a.(2)
(3) Secured by 1-4 family residential				
properties:				
(a) Revolving, open-end loans				
secured by 1-4 family				
residential properties and				
extended under lines of credit	RCONK054 0	RCONK055 0	RCONK056 0	11.a.(3)(a)
(b) Closed-end loans secured by				
1-4 family residential				
properties:				
(1) Secured by first liens	RCONK057 0	RCONK058 0	RCONK059 0	11.a.(3)(b)(1)
(2) Secured by junior liens	RCONK060 0	RCONK061 0	RCONK062 0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more)				
residential properties	RCONK063 0	RCONK064 0	RCONK065 0	11.a.(4)
(5) Secured by nonfarm				
nonresidential properties:				
(a) Loans secured by ow ner-				
occupied nonfarm				
nonresidential properties	RCONK066 0	RCONK067 0	RCONK068 0	11.a.(5)(a)
(b) Loans secured by other				
nonfarm nonresidential		DCONK070		
properties	RCONK069 0	RCONK070 0	RCONK071 0	11.a.(5)(b)
b. Not applicable	DCONK075	DCONK070		
c. Commercial and industrial loans	RCONK075 0	RCONK076 0	RCONK077 0	11.c.

Schedule RCN

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
d. Loans to individuals for household.				
family, and other personal expenditures:				
(1) Credit cards	RCONK078	0 RCONK079 0	RCONK080 0	11.d.(1)
(2) Automobile loans		0 RCONK082 0		11.d.(1
(3) Other (includes revolving credit plans other than credit cards and				11.0.(2
other consumer loans)	RCONK084	0 RCONK085 0	RCONK086 0	11.d.(3
e. All other loans and all leases	RCONK087	0 RCONK088 0	RCONK089 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 &				
acceptances of other banks	RCONK091	0 RCONK092 0	RCONK093 0	11.e.(1
(2) Loans to foreign governments and				
official institutions		0 RCONK096 0		11.e.(2
(3) Other loans (1)	RCONK099	0 RCONK100 0	RCONK101 0	11.e.(3
 Item 11.e.(3)(a) is to be completed by: (2) Banks with \$300 million or more in total assets Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans (a) Loans to finance agricultural production and other loans to 				
farmers included in Schedule	RCONK072	0 RCONK073 0		11 - (0)
RC-N, item 11.e.(3), above (4) Lease financing receivables		0 RCONK073 00		11.e.(3)
f. Portion of covered loans and leases	RUUNAZOS			11.e.(4
included in items 11.a through 11.e above that is protected by FDIC loss-				
sharing agreements	RCONK102	0 RCONK103 0	RCONK104 0	11.f.

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

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



Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Colum) Past due 30 thro and still ad	ough 89 days	Past due 90 c	lumn B) lays or more and accruing	· · ·	lumn C) accrual	
 Loans restructured in troubled debt restructurings included in Schedule RC- N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1): a. Construction, land development, and other land loans: 							
(1) 1-4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land			Rechirtie	0	Recontrol	0	wi. i .a.(i)
loans	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.(2)
b. Loans secured by 1-4 family		-		-		-	Wi. 1. d. (2)
residential properties	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more)							
residential properties	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
 d. Secured by nonfarm nonresidential properties: (1) Loans secured by ow ner-occupied 							
nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.(1)
(2) Loans secured by other nonfarm							
nonresidential properties	RCONK117	0	RCONK118	0	RCONK119	0	M.1.d.(2)
e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.): ⁽¹⁾							
(1) To U.S. addressees (domicile)	RCONK120	0	RCONK121	0	RCONK122	0	M.1.e.(1)
(2) To non-U.S. addressees							
(domicile) f. All other loans (<i>include</i> loans to	RCONK123	0	RCONK124	0	RCONK125	0	M.1.e.(2)
individuals for household, family, and	RCONK126	0	RCONK127	0	RCONK128	0	N 1 F
other personal expenditures)	NGUNK 120	0	NOUNN 127	0	NGUNK 120	0	M.1.f.

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

53

Schedule RC-N—Continued

Memoranda—Continued

			(2.1	
	(Column A)	(Column B)	(Column C)	
	Past due 30 through 89 days	Past due 90 days or more and	Nonaccrual	
Dollar Amounts in Thousands	and still accruing	still accruing		
Itemize Ioan categories included in				
Memorandum item 1.f, above that				
exceed 10% of total loans				
restructured in troubled debt				
restructurings that are past due 30				
days or more or in nonaccrual status				
(sum of Memorandum items 1.a				
through 1.e plus 1.f, columns A				
through C):				
(1) Loans secured by farmland	RCONK130 0	RCONK131 0	RCONK132 0	M.1.f.(1)
(2) Loans to depository institutions &				
acceptances of other banks	RCONK134 0	RCONK135 0	RCONK136 0	M.1.f.(2)
(3) Not applicable				
(4) Loans to individuals for household,				
family, and other personal				
expenditures:				
(a) Credit cards	RCONK274 0	RCONK275 0	RCONK276 0	M.1.f.(4)(a)
(b) Automobile loans	RCONK277 0	RCONK278 0	RCONK279 0	M.1.f.(4)(b)
(c) Other (includes revolving credit				
plans other than credit cards				
and other consumer loans)	RCONK280 0	RCONK281 0	RCONK282 0	M.1.f.(4)(c)
(5) Loans to foreign governments and				
official institutions	RCONK283 0	RCONK284 0	RCONK285 0	M.1.f.(5)
(6) Other loans ⁽¹⁾	RCONK286 0	RCONK287 0	RCONK288 0	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be				
completed by: (2)				
 Banks with \$300 million or more in 				
total assets				
 Banks with less than \$300 million in 				
total assets that have loans to finance				
agricultural production and other				
loans to farmers (Schedule RC-C,				
Part I, item 3) exceeding 5 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	RCONK138 0	RCONK139 0	RCONK140 0	M.1.f.(6)(a)
2. Loans to finance commercial real estate,				
construction, and land development				
activities (not secured by real estate)				
included in Schedule RC-N, items 4 and	RCON6558 0	RCON6559 0	RCON6560 0	M.2.
7, above				101.∠.

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

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

Schedule RC-N—Continued

Memoranda—Continued

	• •	(Column B) Past due 90 days or more and	(Column C) Nonaccrual	
Dollar Amounts in Thousands	and still accruing	still accruing		
 Memo items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: (1) a. Loans secured by real estate to non- U.S. addressees (domicile) (included 				
in Schedule RC-N, item 1, above)	RCON1248 0	RCON1249 0	RCON1250 0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N,				W.o.a.
item 2, above)	RCON5380 0	RCON5381 0	RCON5382 0	M.3.b.
 c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, 				
above)	RCON1254 0	RCON1255 0	RCON1256 0	M.3.c.
 Leases to individuals for household, family, and other personal expenditures (included in Schedule 				
 RC-N, item 8, above) Memo item 4 is to be completed by: Banks with \$300 million or more in total assets Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans: (1) 	RCONF166 0	RCONF167 0	RCONF168 0	M.3.d.
 Loans to finance agricultural production and other loans to farmers (included in 				
Schedule RC-N, item 7, above)	RCON1594 0	RCON1597 0	RCON1583 0	M.4.
 Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8): 				
a. Loans and leases held for sale	RCONC240 0	RCONC241 0	RCONC226 0	M.5.a.
b. Loans measured at fair value:				
(1) Fair value	RCONF664 0		RCONF666 0	M.5.b.(1)
(2) Unpaid principal balance	RCONF667 0	RCONF668 0	RCONF669 0	M.5.b.(2)

	(Colur	mn A)	(Co	lumn B)	
Dollar Amounts in Thousands	Past due 30 th	rough 89 days	Past due 90	0 days or more	
Memorandum item 6 is to be completed by banks with \$300 million					
or more in total assets: (1)					
6. Derivative contracts: Fair value of					
amounts carried as assets	RCON3529	0	RCON3530	0	

.6.

Dollar Amounts in Thousands		Bil Mil Thou	
7. Additions to nonaccrual assets during the quarter	RCONC410	0	M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0	M.8.

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



Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more and	(Column C) Nonaccrual	
Dollar Amounts in Thousands	and still accruing	still accruing		
 Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): 				
a. Outstanding balance	RCONL183 0	RCONL184 0	RCONL185 0	M.9.a.
 b. Carrying amount included in Schedule RC-N, items 1 through 7, above 	RCONL186 0	RCONL187 0	RCONL188 0	M.9.b.

56

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

Dollar Amounts in Thousands		Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit			
Insurance Act and FDIC regulations	RCONF236	N/A	1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions	RCONF237	N/A	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter	RCONK652	N/A	4.
Number			
a. Averaging method used (for daily, enter 1; for w eekly, enter 2) RCONK653 N/A	N.		4.a.
5. Average tangible equity for the calendar quarter (1)	RCONK654	N/A	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCONK655	N/A	6.
 Unsecured "Other borrow ings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): 			
a. One year or less	RCONG465	N/A	7.a.
b. Over one year through three years	RCONG466	N/A	7.b.
c. Over three years through five years	RCONG467	N/A	7.c.
d. Over five years	RCONG468	N/A	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
a. One year or less	RCONG469	N/A	8.a.
b. Over one year through three years	RCONG470	N/A	8.b.
c. Over three years through five years	RCONG471	N/A	8.c.
d. Over five years	RCONG472	N/A	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	RCONG803	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	RCONL190	N/A	9.a.
		Yes/No	
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a			
banker's bank and the business conduct test set forth in FDIC regulations?	RCONK656	N/A	10.
Dollar Amounts in Thousands			
		Bil Mil Thou	
If the answer to item 10 is "YES," complete items 10.a and 10.b.	DOONIKOST		
a. Banker's bank deduction	RCONK657		10.a.
b. Banker's bank deduction limit	RCONK658		10.b.
		Yes/No	
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set	DCONKEED	N/A	
forth in FDIC regulations?	RCONK659	N/A	11.
Dollar Amounts in Thousands		Bil Mil Thou	
If the answer to item 11 is "YES," complete items 11.a and 11.b. a. Custodial bank deduction	RCONK660		11 -
b. Custodial bank deduction limit			11.a.
	RCONK661		11.b.

(1) See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I.B, item 26, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 11, by all institutions, except as described in the instructions.

Schedule RC-O—Continued

Memoranda

Do	llar Amounts in Thousands	Bil Mil Th	bu
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allow able			
exclusions, including related interest accrued and unpaid (sum of Memo	randum items 1.a.(1), 1.b.(1),		
 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): a. Deposit accounts (excluding retirement accounts) of \$250,000 or less 	• (1)		
(1) Amount of deposit accounts (excluding refirement accounts) of \$250,000 of less		RCONF049 N	/A M.1.a.(1)
	Number		<u>~</u> w.r.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of	Number		
\$250.000 or less	RCONF050 N/A		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000			IVI. 1.4.(2)
(1) Amount of deposit accounts (excluding retirement accounts) of mo		RCONF051 N	/A M.1.b.(1)
	Number		
(2) Number of deposit accounts (excluding retirement accounts) of			
more than \$250,000	RCONF052 N/A	1	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)	·	1	
(1) Amount of retirement deposit accounts of \$250,000 or less		RCONF045 N	/A M.1.c.(1)
	Number		
(2) Number of retirement deposit accounts of \$250,000 or less	RCONF046 N/A	1	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)	·		
(1) Amount of retirement deposit accounts of more than \$250,000		RCONF047 N	/A M.1.d.(1)
	Number		
(2) Number of retirement deposit accounts of more than \$250,000	RCONF048 N/A	1	M.1.d.(2)
	R	1	
Memorandum item 2 is to be completed by banks with \$1 billion or mo	re in total assets. (2)		
2. Estimated amount of uninsured deposits, including related interest accru	ed and unpaid (see		
instructions) ⁽³⁾		RCON5597 N	/A M.2.
3. Has the reporting institution been consolidated with a parent bank or say	•		
parent bank's or parent savings association's Call Report? If so, report t	he legal title and FDIC		
Certificate Number of the parent bank or parent savings association:			
a. Legal title TEXTA545			M.3.a.
b. FDIC Certificate Number	RCONA545 N/A		M.3.b.
4. and 5. Not applicable			

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

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

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



Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex			
institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	RCONK663	N/A	M.6.a.
b. Substandard	RCONK664	N/A	M.6.b.
c. Doubtful	RCONK665	N/A	M.6.c.
d. Loss	RCONK666	N/A	M.6.d.
"Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans	RCONN025	N/A	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCONN026	N/A	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	RCONN027	N/A	M.8.a.
b. Securitizations of higher-risk consumer loans	RCONN028	N/A	M.8.b.
"Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities	RCONN029	N/A	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	RCONN030	N/A	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	RCONK676	N/A	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the			
FDIC)	RCONK677	N/A	M.10.b
11. Amount of other real estate ow ned recoverable from the U.S. government under guarantee or			
insurance provisions (excluding FDIC loss-sharing agreements)	RCONK669	N/A	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item			
2.d)	RCONK678	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	RCONN177	N/A	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCONN178	N/A	M.13.t
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCONN179	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	RCONN180	N/A	M.13.c
e. Commercial and industrial loans	RCONN181	N/A	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	RCONN182	N/A	M.13.f
g. All other loans to individuals for household, family, and other personal expenditures	RCONN183	N/A	M.13.g
h. Non-agency residential mortgage-backed securities	RCONM963	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	RCONK673	N/A	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCONK674	N/A	M.15.



Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCONL189	N/A	M.16.
Memorandum item 17 is to be completed on a fully condolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution. 17. Selected fully consolidated data for deposit insurance assessment purposes:			
 a. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations b. Total allow able exclusions, including interest accrued and unpaid on allow able 	RCONL194	N/A	M.17.a.
exclusions	RCONL195	N/A	M.17.b.
c. Unsecured "Other borrow ings" with a remaining maturity of one year or less	RCONL196	N/A	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	N/A	M.17.d.

Schedule RC-O—Continued

Memoranda—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 A)	(Column B)	(Column C)	(Column D)	(Column E)	
	Tw o-Year					
	Probability of					
	Default (PD)					
Dollar Amounts in Thousands	<= 1%	1.01 - 4%	4.01 - 7%	7.01 - 10%	10.01 - 14%	
 Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: 						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes	RCONM964	RCONM965	RCONM966	RCONM967	RCONM968	
only in FDIC regulations	N/A	N/A	N/A	N/A	N/A	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM979	RCONM980	RCONM981	RCONM982	RCONM983	
	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 residential properties	RCONM994	RCONM995	RCONM996	RCONM997	RCONM998	
	N/A	N/A	N/A	N/A	N/A	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended	RCONN010	RCONN011	RCONN012	RCONN013	RCONN014	
under lines of credit	N/A	N/A	N/A	N/A	N/A	M.18.d.
e. Credit cards	RCONN040	RCONN041	RCONN042	RCONN043	RCONN044	
	N/A	N/A	N/A	N/A	N/A	M.18.e.
f. Automobile loans	RCONN055	RCONN056	RCONN057	RCONN058	RCONN059	
	N/A	N/A	N/A	N/A	N/A	M.18.f.
g. Student loans	RCONN070	RCONN071	RCONN072	RCONN073	RCONN074	
	N/A	N/A	N/A	N/A	N/A	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCONN085	RCONN086	RCONN087	RCONN088	RCONN089	Ū
	N/A	N/A	N/A	N/A	N/A	M.18.h.
i. Consumer leases	RCONN100	RCONN101	RCONN102	RCONN103	RCONN104	
	N/A	N/A	N/A	N/A	N/A	M.18.i.
j. Total	RCONN115	RCONN116	RCONN117	RCONN118	RCONN119	
	N/A	N/A	N/A	N/A	N/A	M.18.j.

Schedule RC-O—Continued

Memoranda—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 F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Tw o-Year					
	Probability of					
	Default (PD)					
Dollar Amounts in Thousands	14.01 - 16%	16.01 - 18%	18.01 - 20%	20.01 - 22%	22.01 - 26%	
 Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued): 						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes	RCONM969	RCONM970	RCONM971	RCONM972	RCONM973	
only in FDIC regulations	N/A	N/A	N/A	N/A	N/A	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM984	RCONM985	RCONM986	RCONM987	RCONM988	
	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 residential properties	RCONM999	RCONN001	RCONN002	RCONN003	RCONN004	
	N/A	N/A	N/A	N/A	N/A	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended	RCONN015	RCONN016	RCONN017	RCONN018	RCONN019	
under lines of credit	N/A	N/A	N/A	N/A	N/A	M.18.d.
e. Credit cards	RCONN045	RCONN046	RCONN047	RCONN048	RCONN049	
	N/A	N/A	N/A	N/A	N/A	M.18.e.
f. Automobile loans	RCONN060	RCONN061	RCONN062	RCONN063	RCONN064	
	N/A	N/A	N/A	N/A	N/A	M.18.f.
g. Student loans	RCONN075	RCONN076	RCONN077	RCONN078	RCONN079	
	N/A	N/A	N/A	N/A	N/A	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCONN090	RCONN091	RCONN092	RCONN093	RCONN094	•
	N/A	N/A	N/A	N/A	N/A	M.18.h.
i. Consumer leases	RCONN105	RCONN106	RCONN107	RCONN108	RCONN109	
	N/A	N/A	N/A	N/A	N/A	M.18.i.
j. Total	RCONN120	RCONN121	RCONN122	RCONN123	RCONN124	
	N/A	N/A	N/A	N/A	N/A	M.18.j.
	1	(

Schedule RC-O—Continued

Memoranda—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.

		(0.1	(0)	(0)	(0.1	1
	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	
	Tw o-Year	Tw o-Year	Tw o-Year	Tw o-Year	PDs Were	
	Probability of	Probability of	Probability of	Probability of	Derived Using	
	Default (PD)	Default (PD)	Default (PD)	Default (PD)	(1)	
Dollar Amounts in Thousands	26.01 - 30%	> 30%	Unscoreable	Total		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and						
consumer leases by two-year probability of default (continued):						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes	RCONM974	RCONM975	RCONM976	RCONM977	RCONM978	
only in FDIC regulations	N/A	N/A	N/A	N/A	N/A	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM989	RCONM990	RCONM991	RCONM992	RCONM993	
	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 residential properties	RCONN005	RCONN006	RCONN007	RCONN008	RCONN009	
	N/A	N/A	N/A	N/A	N/A	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended	RCONN020	RCONN021	RCONN022	RCONN023	RCONN024	
under lines of credit	N/A	N/A	N/A	N/A	N/A	M.18.d.
e. Credit cards	RCONN050	RCONN051	RCONN052	RCONN053	RCONN054	
	N/A	N/A	N/A	N/A	N/A	M.18.e.
f. Automobile loans	RCONN065	RCONN066	RCONN067	RCONN068	RCONN069	
	N/A	N/A	N/A	N/A	N/A	M.18.f.
g. Student loans	RCONN080	RCONN081	RCONN082	RCONN083	RCONN084	
	N/A	N/A	N/A	N/A	N/A	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCONN095	RCONN096	RCONN097	RCONN098	RCONN099	
	N/A	N/A	N/A	N/A	N/A	M.18.h.
i. Consumer leases	RCONN110	RCONN111	RCONN112	RCONN113	RCONN114	
	N/A	N/A	N/A	N/A	N/A	M.18.i.
	IVA	1071				
j. Total	RCONN125	RCONN126	RCONN127	RCONN128		

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

63

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

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

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2] Image: [2] a. Closed-end junior liens Image: [2] b. Cosed-end junior liens Image: [2] c. Open-end loans extended under lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2] Image: [2] a. Cosed-end junior liens Image: [2] c. Open-end loans extended under lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] (1) Total commitment under the lines of credit. Image: [2] Image: [2]	Dollar Amounts in Thousands		Bil Mil Thou	
b. Closed-end junior lines RCONF067 NA 1) Total commitment under the lines of credit RCONF071 NA 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2] RCONF068 NA 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2] RCONF068 NA 2. Obseed-end first liens RCONF067 NA b. Cosed-end puinor liens RCONF072 NA (1) Total commitment under the lines of credit: RCONF073 NA (2) Principal amount funded under lines of credit: RCONF07672 NA (3) 1-4 family residential mortgage bans sold during the quarter: RCONF070 NA a. Cased-end first liens Credit: RCONF077 NA 10) Total commitment under the lines of credit: RCONF076 NA 3.a. RCONF076 NA 3.c.(1) RCONF076 NA 10) Total commitment under the lines of credit: RCONF072 NA 4.b. (1) Total commitment under the lines of credit: RCONF076 NA 4.c.(1) (2) Principal amount funded under the lines of credit: RCONF077 NA 4.b.	1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)			
c. Open-end loans extended under lines of credit: RCONF670 N/A (1) Total commitment under the lines of credit RCONF671 N/A 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2) RCONF068 N/A 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2) RCONF068 N/A 2. Open-end loans extended under lines of credit: RCONF0671 N/A (1) Total commitment under the lines of credit RCONF0761 N/A 3. 1-4 family residential mortgage loans sold during the quarter: RCONF070 N/A b. Cosed-end junior liens Credit: RCONF071 N/A 1. 0 Conforment under the lines of credit: RCONF071 N/A 3.c. (2) 2. A t-4 family residential mortgage loans sold during the quarter: RCONF071 N/A 3.c. (2) 3. Cosed-end junior liens Credit: RCONF075 N/A 3.c. (2) 1. 1 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5): RCONF076 N/A 4.a. (2) 2. Open-end loans extended under lines of credit: RCONF076 N/A 5.c. (2) RCONF0767 N/A <	a. Closed-end first liens	RCONF066	N/A	1.a.
(1) Total commitment under the lines of credit RCONF670 N/A (2) Phincipal amount funded under the lines of credit RCONF671 N/A (3) Cosed-end first liens RCONF671 N/A (4) Cosed-end first liens RCONF672 N/A (5) Open-end loans extended under the lines of credit RCONF673 N/A (1) Total commitment under the lines of credit RCONF673 N/A (2) Principal amount funded under the lines of credit RCONF673 N/A (1) Total commitment under the lines of credit RCONF674 N/A (1) Total commitment under the lines of credit RCONF675 N/A (1) Total commitment under under lines of credit RCONF676 N/A (1) Total commitment under under lines of credit RCONF676 N/A (1) Total commitment under under lines of credit RCONF676 N/A (1) Total commitment under under lines of credit RCONF676 N/A (1) Total commitment under under lines of credit RCONF676 N/A (1) Total commitment under under lines of credit RCONF677 N/A (2) Principal amount funded under the lines of credit RCONF676 N/A (2) Principal amount funded under	b. Closed-end junior liens	RCONF067	N/A	1.b.
(2) Principal amount funded under the lines of credit RCONF671 N/A 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2) RCONF6671 N/A 2. Obseed-end first liens RCONF6671 N/A 2.a. D. Obseed-end junior liens C. Open-end loans extended under lines of credit RCONF672 N/A (1) Total commitment under the lines of credit RCONF673 N/A 2.c.(1) (2) Principal amount funded under the lines of credit RCONF673 N/A 2.c.(2) 3. 1-4 family residential mortgage loans sold during the quarter: a. Gosed-end junior liens C. Open-end loans extended under lines of credit RCONF674 N/A (1) Total commitment under the lines of credit RCONF675 N/A 3.c.(2) 1 4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, litems 4.a and 5): RCONF676 N/A 4.c.(1) 2. Obseed-end first liens D. Obseed-end first liens of credit RCONF677 N/A 4.c.(2) ROONF677 N/A 4.c.(1) RCONF676 N/A 4.c.(2) ROONF677 N/A 4.c.(2) RCONF677 N/A 4.c.(2) <td< td=""><td>c. Open-end loans extended under lines of credit:</td><td></td><td></td><td></td></td<>	c. Open-end loans extended under lines of credit:			
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2) Intervent of the second provided provided the second provided provided the second provided the second prov	(1) Total commitment under the lines of credit	RCONF670	N/A	1.c.(1)
sale: (2) RCONF068 NA 2.a. a. Glosed-end first liens RCONF068 NA 2.a. b. Closed-end junior liens RCONF068 NA 2.a. c. Open-end loans extended under lines of credit RCONF069 N/A 2.a. (1) Total commitment under the lines of credit RCONF072 NA 2.c.(1) (2) Principal amount funded under lines of credit RCONF070 NA 3.a. Closed-end junior liens RCONF071 N/A 3.a. C. Open-end loans extended under lines of credit RCONF071 N/A 3.a. (1) Total commitment under the lines of credit RCONF072 NA 3.c.(1) (2) Principal amount funded under lines of credit RCONF072 NA 4.a. b. Closed-end jinior liens Credit RCONF072 NA c. Open-end loans extended under lines of credit RCONF072 NA 4.a. b. Closed-end jinior liens Credit RCONF073 N/A c. Open-end loans extended under lines of credit RCONF076 NA 4.c.(2) Noiniterest lincome for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans </td <td>(2) Principal amount funded under the lines of credit</td> <td>RCONF671</td> <td>N/A</td> <td>1.c.(2)</td>	(2) Principal amount funded under the lines of credit	RCONF671	N/A	1.c.(2)
a. Closed-end first liens RCONF068 N/A 2.a. b. Closed-end junior liens RCONF069 N/A 2.b. c. Open-end loans extended under the lines of credit: RCONF070 N/A 2.c.(1) (2) Principal amount funded under the lines of credit RCONF070 N/A 2.c.(2) 3. 1-4 family residential mortgage loans sold during the quarter: a. Closed-end first liens RCONF070 N/A a. Closed-end junior liens C. Open-end loans extended under the lines of credit RCONF071 N/A (1) Total commitment under the lines of credit RCONF071 N/A 3.a. (2) Principal amount funded under lines of credit RCONF071 N/A 3.c.(2) 4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, terms 4. and 5): a. Closed-end first liens c.(2) a. Closed-end funct lines of credit: (1) Total commitment under the lines of credit: RCONF073 N/A (1) Total commitment under the lines of credit: RCONF076 N/A 4.c.(1) (2) Principal amount funded under lines of credit: RADF184 N/A 5.a. (1) Total commitment under the lines of credit: RADF184 N/A 5.a.	2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for			
b. Closed-end junior liens RCONF069 NA c. Open-end loans extended under lines of credit RCONF069 NA (1) Total commitment under the lines of credit RCONF673 NA 2.c.(2) Principal amount funded under lines of credit RCONF673 NA 2.c.(2) Principal amount funded under lines of credit RCONF673 NA 2.c.(2) Principal amount funded under lines of credit RCONF674 NA (1) Total commitment under the lines of credit RCONF675 NA 3.c.(2) 1. 4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, tlems 4. and 5): RCONF675 NA 3.c.(2) a. Closed-end first liens S. Conefor7 NA 4.a. b. Closed-end junior liens Credit: RCONF676 NA 4.c.(1) (1) Total commitment under the lines of credit: RCONF676 NA 4.c.(2) a. Closed-end first liens S. C.f.f. 5.g. and 5.): RCONF676 NA 4.c.(2) 3. Nointerest income for the guarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans RIADF184 NA 5.a. b. Open-end loans extended under lines of credit				
c. Open-end loans extended under lines of credit: Interest in the lines of credit RCONF672 NA (1) Total commitment under the lines of credit RCONF673 NA 2.c.(1) 3. 1-4 family residential mortgage loans sold during the quarter: RCONF673 NA 2.c.(2) a. Closed-end first liens RCONF674 NA 3.a. b. Closed-end junior liens RCONF674 NA c. Open-end loans extended under the lines of credit RCONF675 NA (1) Total commitment under the lines of credit RCONF675 NA (2) Principal amount funded under the lines of credit RCONF675 NA (2) Principal amount funded under the lines of credit RCONF675 NA (1) Total commitment under the lines of credit RCONF071 NA b. Closed-end junior liens C.c.(1) RCONF073 NA c. Open-end loans extended under lines of credit RCONF073 NA 4.a. titterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans extended under lines of credit RCONF676 NA 5. Noninterest licons for the guarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans during the quarter:	a. Closed-end first liens	RCONF068	N/A	2.a.
(1) Total commitment under the lines of credit RCONF672 N/A 2.c.(1) (2) Principal amount funded under the lines of credit RCONF673 N/A 2.c.(2) 3. 1-4 family residential mortgage loans sold during the quarter: a. Closed-end first lines RCONF673 N/A 3.a. b. Closed-end junior liens RCONF674 N/A 3.a. b. Closed-end junior liens RCONF674 N/A 3.a. c. Open-end loans extended under the lines of credit RCONF674 N/A 3.c.(1) (1) Total commitment under the lines of credit RCONF675 N/A 3.c.(2) 4. 14 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5): RCONF676 N/A 4.a. b. Closed-end first liens S. Considered under lines of credit RCONF676 N/A 4.c.(2) (1) Total commitment under the lines of credit RCONF676 N/A 4.c.(2) (1) Total commitment under the lines of credit RCONF676 N/A 4.c.(2) (2) Principal amount funded under the lines of credit RCONF676 N/A 4.c.(2) s. Closed-end 1+4 family residential mortgage loans s.g., g.g., g.g., g.g., g.g., g.g., g.g., g.g., g	b. Closed-end junior liens	RCONF069	N/A	2.b.
(2) Principal amount funded under the lines of credit RCONF673 NA 2.c.(2) 3. 1-4 family residential mortgage loans sold during the quarter: RCONF673 NA 3.a. a. Closed-end first liens RCONF674 NA 3.a. b. Closed-end junior liens credit RCONF674 NA 3.a. c. Open-end bans extended under the lines of credit RCONF674 NA 3.c.(1) (1) Total commitment under the lines of credit RCONF675 NA 3.c.(2) 4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5): RCONF675 NA 4.a. c. Open-end bans extended under lines of credit RCONF676 NA 4.c.(1) (1) Total commitment under the lines of credit RCONF676 NA 4.c.(2) 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans during the quarter: a. Closed-end 1-4 family residential mortgage loans extended under lines of credit RCONF677 NA 6. Acc.(2) RCONF678 NA 6.a. 6. Open-end 1-4 family residential mortgage loans extended under lines of credit RCONF678 NA 6. Deseed-end junior liens <t< td=""><td>•</td><td></td><td></td><td></td></t<>	•			
3. 1-4 family residential mortgage loans sold during the quarter: a. Closed-end first liens RCONF070 N/A 3.a. b. Closed-end junior liens c. Open-end loans extended under lines of credit: RCONF071 N/A 3.b. (2) Principal amount funded under the lines of credit RCONF071 N/A 3.c.(1) (2) Principal amount funded under the lines of credit RCONF075 N/A 3.c.(2) 4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, titems 4.a and 5): RCONF072 N/A 4.a. b. Closed-end first liens C. Open-end loans extended under lines of credit: RCONF073 N/A 4.c.(1) (1) Total commitment under the lines of credit: RCONF676 N/A 4.c.(2) 7. Nointerest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, times 5.c. 5.f. 5.g. and 5.l): a. Closed-end first liens 5.a. b. Closed-end first liens Den-end loans extended under lines of credit: RCONF678 N/A c. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: a. Closed-end first liens 5.a. b. Closed-end junior liens Gredit: RCONF678 N/A 6.a.		RCONF672		2.c.(1)
a. Closed-end first liens RCONF070 N/A 3.a. b. Closed-end junior liens RCONF071 N/A 3.b. c. Open-end loans extended under lines of credit RCONF071 N/A 3.b. (1) Total commitment under the lines of credit RCONF674 N/A 3.c.(1) (2) Principal amount funded under the lines of credit	(2) Principal amount funded under the lines of credit	RCONF673	N/A	2.c.(2)
b. Closed-end junior liens RCONF071 N/A 3.b. c. Open-end loans extended under lines of credit: RCONF071 N/A 3.b. (1) Total commitment under the lines of credit: RCONF071 N/A 3.c.(1) (2) Principal amount funded under the lines of credit RCONF072 N/A 3.c.(2) 4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5): RCONF072 N/A 4.a. b. Cosed-end junior liens c. Open-end loans extended under lines of credit: RCONF073 N/A 4.b. (1) Total commitment under the lines of credit: RCONF073 N/A 4.c.(1) (2) Principal amount funded under the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): RCONF077 N/A c. Open-end loans extended under lines of credit: RLADF184 N/A 5.a. b. Open-end 1-4 family residential mortgage loans extended under lines of credit: RCONF678 N/A c. Open-end loans extended under lines of credit: RCONF678 N/A 6.a. b. Cosed-end junior liens credit: RCONF678 N/A 6.c.(1) (2) Principal amount funded under				
c. Open-end loans extended under lines of credit: Image: Constant (1) Total commitment under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (1) Total commitment under the lines of credit (2) Principal amount funded under the lines of credit (1) Total commitment under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the lines of credit (2) Principal amount funded under the l		RCONF070		3.a.
(1) Total commitment under the lines of credit RCONF674 N/A 3.c.(1) (2) Principal amount funded under the lines of credit RCONF674 N/A 3.c.(2) 4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5): RCONF675 N/A 4.a. b. Closed-end first liens Copen-end loans extended under lines of credit: RCONF676 N/A 4.b. c. Open-end loans extended under the lines of credit RCONF676 N/A 4.c.(1) (2) Principal amount funded under the lines of credit RCONF676 N/A 4.c.(2) 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f. 5.g. and 5.i): RIADF184 N/A a. Closed-end 1-4 family residential mortgage loans extended under lines of credit RCONF678 N/A b. Closed-end junior liens 1-4 family residential mortgage loans during the quarter: RCONF678 N/A b. Closed-end junior liens 1-4 family residential mortgage loans sutring the quarter: RCONF679 N/A c. Open-end loans extended under the lines of credit: RCONF679 N/A 6.a. (1) Total commitment under the lines of credit: RCONF679 <td>b. Closed-end junior liens</td> <td>RCONF071</td> <td>N/A</td> <td>3.b.</td>	b. Closed-end junior liens	RCONF071	N/A	3.b.
(2) Principal amount funded under the lines of credit RCONF675 NA 3.c.(2) 4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5): RCONF072 NA 4.a. a. Closed-end junior liens C. Open-end loans extended under lines of credit: RCONF676 NA 4.b. (1) Total commitment under the lines of credit RCONF676 NA 4.c.(1) (2) Principal amount funded under the lines of credit RCONF676 NA 4.c.(2) 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): RCONF676 NA 4.c.(2) 6. Repurchases and indermifications of 1-4 family residential mortgage loans extended under lines of credit: RCONF678 NA 6.a. 6. Copen-end loans extended under lines of credit: RCONF678 NA 6.a. 6. Doen-end loans extended under the lines of credit: RCONF678 NA 6.c.(1) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: RCONF680 NA 6.c.(2) 7. Representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 NA 7.a.	•			
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5): RCONF072 NA a. Closed-end first liens RCONF072 NA 4.a. b. Closed-end junior liens RCONF073 NA c. Open-end loans extended under lines of credit: RCONF073 NA (1) Total commitment under the lines of credit RCONF676 NA (2) Principal amount funded under the lines of credit RCONF677 NA 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): RLOF677 NA a. Closed-end 1-4 family residential mortgage loans extended under lines of credit RLOF77 NA b. Open-end 1-4 family residential mortgage loans extended under lines of credit: RCONF678 NA c. Open-end loans extended under lines of credit: RCONF678 NA b. Closed-end junior liens credit: RCONF678 NA c. Open-end loans extended under lines of credit: RCONF678 NA 6.a. c. Open-end loans extended under lines of credit: RCONF678 NA 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: <td></td> <td></td> <td></td> <td>3.c.(1)</td>				3.c.(1)
items 4.a and 5): a. Closed-end first liens RCONF072 N/A b. Closed-end junior liens		RCONF675	N/A	3.c.(2)
a. Closed-end first liens RCONF072 N/A 4.a. b. Closed-end junior liens RCONF073 N/A 4.b. c. Open-end loans extended under lines of credit RCONF073 N/A 4.b. (1) Total commitment under the lines of credit RCONF073 N/A 4.c.(1) (2) Principal amount funded under the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): RCONF677 N/A 4.c.(2) c. Open-end 1-4 family residential mortgage loans b. Open-end 1-4 family residential mortgage loans extended under lines of credit S.a. S.a. b. Closed-end junior liens C. Open-end loans extended under lines of credit: S.b. S.a. c. Open-end loans extended under lines of credit: RCONF678 N/A S.a. b. Closed-end junior liens C. Open-end loans extended under lines of credit: S.b. S.b. c. Open-end loans extended under the lines of credit: RCONF679 N/A S.c.(1) c. Open-end loans extended under the lines of credit: RCONF680 N/A S.c.(2) c. Open-end loans extended under the lines of credit RCONF680 N/A S.c.(2) c. Open-end loans extended under the lines				
b. Closed-end junior liens RCONF073 N/A 4.b. c. Open-end loans extended under lines of credit: RCONF073 N/A 4.b. (2) Principal amount funded under the lines of credit RCONF676 N/A 4.c.(1) (2) Principal amount funded under the lines of credit RCONF677 N/A 4.c.(2) 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): RLADF184 N/A a. Closed-end 1-4 family residential mortgage loans extended under lines of credit RLADF184 N/A 5.a. b. Open-end 1-4 family residential mortgage loans extended under lines of credit: RCONF678 N/A 5.b. 6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: a. Closed-end junior liens 6.a. c. Open-end loans extended under lines of credit: RCONF678 N/A 6.c.(1) (2) Principal amount funded under the lines of credit: RCONF681 N/A 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: RCONF681 N/A 6.c.(2) 8. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 <td></td> <td></td> <td>N1/A</td> <td></td>			N 1/A	
c. Open-end loans extended under lines of credit: Image: Comparison of the				
(1) Total commitment under the lines of credit RCONF676 N/A 4.c.(1) (2) Principal amount funded under the lines of credit RCONF676 N/A 4.c.(2) 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): RLADF184 N/A 5.a. b. Open-end 1-4 family residential mortgage loans extended under lines of credit RLADF184 N/A 5.b. 6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: RCONF678 N/A 6.a. b. Closed-end junior liens C. Open-end loans extended under lines of credit: RCONF679 N/A 6.b. c. Open-end loans extended under the lines of credit: RCONF679 N/A 6.c.(1) (2) Principal amount funded under the lines of credit RCONF680 N/A 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: RCONL191 N/A 7.a. b. For representations and w arranties made to other parties N/A 7.b. 7.b.		RCONF073	N/A	4.b.
(2) Principal amount funded under the lines of credit Institut 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): RCONF677 N/A a. Closed-end 1-4 family residential mortgage loans Example a securitization, and servicing of 1-4 family residential RADF184 N/A b. Open-end 1-4 family residential mortgage loans extended under lines of credit RADF184 N/A 5.a. c. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: RCONF678 N/A 6.a. b. Closed-end junior liens C. Open-end loans extended under lines of credit: RCONF679 N/A 6.b. c. Open-end loans extended under lines of credit: RCONF679 N/A 6.c.(1) g. Principal amount funded under the lines of credit RCONF680 N/A 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A b. For representations and w arranties made to other parties T.a. RCONL192 N/A 7.b.	•		N1/A	
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): a. Closed-end 1-4 family residential mortgage loans RIADF184 N/A b. Open-end 1-4 family residential mortgage loans extended under lines of credit RIADF184 N/A c. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: a. Closed-end first liens 5.a. b. Closed-end first liens				
mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i): a. Closed-end 1-4 family residential mortgage loans s.a. b. Open-end 1-4 family residential mortgage loans extended under lines of credit RIADF184 N/A c. Open-end 1-4 family residential mortgage loans extended under lines of credit RIADF184 N/A c. Open-end 1-4 family residential mortgage loans extended under lines of credit: a. Closed-end first liens b. Closed-end first liens b. Closed-end junior liens c. Open-end loans extended under lines of credit: n/A 6.a. c. Open-end loans extended under lines of credit: n/A 6.c.(1) (1) Total commitment under the lines of credit RCONF680 N/A c. C.(2) Principal amount funded under the lines of credit RCONF681 N/A c. C.(2) Principal amount funded under the lines of credit RCONF681 N/A c. C.(2) Principal amount funded under the lines of credit RCONF681 N/A b. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A b. For representations and w arranties made to other parties RCONL192 N/A 7.b.		RCONF677	N/A	4.c.(2)
a. Closed-end 1-4 family residential mortgage loans File b. Open-end 1-4 family residential mortgage loans extended under lines of credit RIADF184 N/A c. Open-end 1-4 family residential mortgage loans extended under lines of credit RIADF560 N/A c. Closed-end first liens B. Closed-end first liens File RCONF678 N/A b. Closed-end junior liens C. Open-end loans extended under lines of credit: RCONF679 N/A 6.a. c. Open-end loans extended under lines of credit: RCONF679 N/A 6.b. c. Open-end loans extended under lines of credit: RCONF680 N/A 6.c.(1) (2) Principal amount funded under the lines of credit RCONF681 N/A 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: RCONF681 N/A 6.c.(2) a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A 7.a. b. For representations and w arranties made to other parties N/A 7.b. 7.b.	, , , , , , , , , , , , , , , , , , , ,			
b. Open-end 1-4 family residential mortgage loans extended under lines of credit RIADF560 N/A 5.b. 6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: a. Closed-end first liens 6.a. b. Closed-end junior liens C. Open-end loans extended under lines of credit: N/A 6.a. c. Open-end loans extended under lines of credit: RCONF679 N/A 6.b. c. Open-end loans extended under the lines of credit: RCONF680 N/A 6.c.(1) (2) Principal amount funded under the lines of credit 6.c.(2) 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A 7.a. RCONL191 N/A 7.b.			NI/A	5 -
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: a. Closed-end first liens b. Closed-end first liens b. Closed-end junior liens c. Open-end loans extended under lines of credit: c. Open-end loans extended under lines of credit c. Open-end loans extended under lines of credit c. CONF679 N/A 6.a. (2) Principal amount funded under the lines of credit c. CONF680 N/A 6.c.(1) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A 7.a. RCONL191 N/A 7.b.				
a. Closed-end first liens RCONF678 N/A 6.a. b. Closed-end junior liens RCONF679 N/A 6.b. c. Open-end loans extended under lines of credit RCONF679 N/A 6.b. (1) Total commitment under the lines of credit RCONF680 N/A 6.c.(1) (2) Principal amount funded under the lines of credit RCONF681 N/A 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A 7.a. RCONL191 N/A 7.b.		RIADF500	IVA	5.D.
b. Closed-end junior liens Image: Control of the second of the secon	, , , , , , , , , , , , , , , , , , , ,		N/A	6.0
c. Open-end loans extended under lines of credit: RCONF680 N/A (1) Total commitment under the lines of credit B.C.(1) (2) Principal amount funded under the lines of credit B.C.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: B.CONF681 N/A 6.c.(2) B.CONF681 N/A C.C.(1) 7. Representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A 7. For representations and w arranties made to other parties A.C.(2) RCONL191 N/A 7. a. T.a. RCONL192 N/A T.b.				
(1) Total commitment under the lines of credit RCONF680 N/A 6.c.(1) (2) Principal amount funded under the lines of credit RCONF681 N/A 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A 7.a. b. For representations and w arranties made to other parties RCONL192 N/A 7.b.		RCONI 079		0.0.
(2) Principal amount funded under the lines of credit RCONF681 N/A 6.c.(2) 7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONF681 N/A 6.c.(2) 8. For representations and w arranties made to other parties	•	RCONE680	N/A	6 0 (1)
7. Representation and w arranty reserves for 1-4 family residential mortgage loans sold: a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies b. For representations and w arranties made to other parties c. For representations and w arranties made to other parties c. For representations and w arranties made to other parties c. For representations and w arranties made to other parties c. For representations and w arranties made to other parties				. ,
a. For representations and w arranties made to U.S. government agencies and government-sponsored agencies RCONL191 N/A 7.a. b. For representations and w arranties made to other parties RCONL192 N/A 7.b.		RCONI 001		0.0.(2)
agencies RCONL191 N/A 7.a. b. For representations and w arranties made to other parties RCONL192 N/A 7.b.	, , , , , , , , , , , , , , , , , , , ,			
b. For representations and w arranties made to other parties		RCONL191	N/A	7.a.
	5	RCONL192	N/A	
	c. Total representation and w arranty reserves (sum of items 7.a and 7.b)	RCONM288	N/A	7.c.

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

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



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

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

(1) Had total assets of 500 million or more as of the beginning of their fiscal year; or

(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on	(Column B) LESS: Amounts Netted in the	(Column C) Level 1 Fair Value	(Column D) Level 2 Fair Value	(Column E) Level 3 Fair Value	
Dollar Amounts in Thousands	Schedule RC	Determination of Total Fair Value	Measurements	Measurements	Measurements	
Assets						í.
1. Available-for-sale securities	RCON1773	RCONG474	RCONG475	RCONG476	RCONG477	1
	0	0	0	0	0	,
2. Federal funds sold and securities purchased under agreements to resell	RCONG478	RCONG479	RCONG480	RCONG481	RCONG482	1
	0	0	0	0	0)
3. Loans and leases held for sale	RCONG483	RCONG484	RCONG485	RCONG486	RCONG487	
	0	0	0	0	0)
4. Loans and leases held for investment	RCONG488	RCONG489	RCONG490	RCONG491	RCONG492	
	0	0	0	0	0)
5. Trading assets:						
a. Derivative assets	RCON3543	RCONG493	RCONG494	RCONG495	RCONG496	
	0	0	0	0	0)
b. Other trading assets	RCONG497	RCONG498	RCONG499	RCONG500	RCONG501	_
	0	0	0	0	0)
(1) Nontrading securities at fair value with changes in fair value reported in current	RCONF240	RCONF684	RCONF692	RCONF241	RCONF242	_
earnings (included in Schedule RC-Q, item 5.b, above)	0	0	0	0	0)
3. All other assets	RCONG391	RCONG392	RCONG395	RCONG396	RCONG804	-
The second state of the se	0	0	0	0	0)
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus	RCONG502	RCONG503	RCONG504	RCONG505	RCONG506	-
item 6)	0	0	0	0	0	

Schedule RC-Q—Continued

				r		7
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	1
	Total Fair Value	LESS: Amounts	Level 1 Fair	Level 2 Fair	Level 3 Fair	
	Reported on	Netted in the	Value	Value	Value	
	Schedule RC	Determination of	Measurements	Measurements	Measurements	
Dollar Amounts in Thousands		Total Fair Value				
Liabilities						Ĺ
8. Deposits	RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	1
	0	0	0	0	0	
9. Federal funds purchased and securities sold under agreements to repurchase	RCONG507	RCONG508	RCONG509	RCONG510	RCONG511	1
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities	RCON3547	RCONG512	RCONG513	RCONG514	RCONG515	1
	0	0	0	0	0	
b. Other trading liabilities	RCONG516	RCONG517	RCONG518	RCONG519	RCONG520	1
	0	0	0	0	0	
11. Other borrow ed money	RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	1
	0	0	0	0	0	1
12. Subordinated notes and debentures	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	1
	0	0	0	0	0	1
13. All other liabilities	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	1
	0	0	0	0	0	1
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	1
	0	0	0	0	0	1

66

Schedule RC-Q—Continued

Dollar Amounts in Thousands Total Fair Value Image: Constant Structure Structur		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6): RCONG536 RCONG537 RCONG538 RCONG539 RCONG540 b. Nontrading derivative assets 0			Total Fair Value				
Nontrading derivative assets Nontrading derivatives Nontrading derivative Nontrading derivatives	 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): 						
b. Nontrading derivative assets RCONG541 RCONG542 RCONG543 RCONG544 RCONG544 c. TEXTG546 0<	a. Mortgage servicing assets			RCONG538	RCONG539	RCONG540	ĺ
c. TEXTG546 0		•		0	0	0	M.1.a.
c. TEXTG546 RCONG546 RCONG548 RCONG549 RCONG50 M.1.6. d. TEXTG556 0	b. Nontrading derivative assets				RCONG544		ĺ
d. TEXTG551 0		Ū		0	0	, v	M.1.b.
d. TEXTG551 RCONG551 RCONG553 RCONG554 RCONG554 RCONG555 RCONG555 RCONG556 RCONG566 RCONG576 RCONG576 RCONG577 RCONG577 RCONG577 RCONG578 RCONG580 M2.4. C. TEXTG576 CONG576 RCONG577 RCONG578 RCONG580 M2.4. RCONG580 M2.4. RCONG586 RCONG586 RCONG580 M2.4. M2.4. RCONG576 <td< td=""><td>C. IEXIG546</td><td>RCONG546</td><td></td><td>RCONG548</td><td>RCONG549</td><td>RCONG550</td><td>1</td></td<>	C. IEXIG546	RCONG546		RCONG548	RCONG549	RCONG550	1
Image: constraint of the second sec		U		DOONOTED		DOONOTET	M.1.C.
e. TEXTG556 RCONG556 RCONG556 RCONG556 RCONG556 RCONG556 RCONG556 RCONG556 RCONG556 M.1.6. f. TEXTG561 0 <t< td=""><td></td><td></td><td></td><td>RCONG553</td><td>RCONG554</td><td>RCONG555</td><td>Mid</td></t<>				RCONG553	RCONG554	RCONG555	Mid
f. TEXTG561 0	e TEXTG556						IVI. I .U.
f. TEXTG561 RCONG561 RCONG562 RCONG563 RCONG564 RCONG565 0 <t< td=""><td></td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td>M1e</td></t<>		0		0	0	0	M1e
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): 0 <t< td=""><td>f. TEXTG561</td><td>RCONG561</td><td>RCONG562</td><td>RCONG563</td><td>RCONG564</td><td>RCONG565</td><td>WI. 1.C.</td></t<>	f. TEXTG561	RCONG561	RCONG562	RCONG563	RCONG564	RCONG565	WI. 1.C.
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) RCONF261 RCONF689 RCONF97 RCONF262 RCONF263 b. Nontrading derivative liabilities 0							M.1.f.
Nontrading derivative liabilities Nontra							
b. Nontrading derivative liabilities RCONG566 RCONG568 RCONG569 RCONG570 M.2.4. c. TEXTG571 0 <td< td=""><td>a. Loan commitments (not accounted for as derivatives)</td><td>RCONF261</td><td>RCONF689</td><td>RCONF697</td><td>RCONF262</td><td>RCONF263</td><td>1</td></td<>	a. Loan commitments (not accounted for as derivatives)	RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	1
c. TEXTG571 0 <td< td=""><td></td><td>0</td><td>Ű</td><td>0</td><td>0</td><td><u> </u></td><td>M.2.a.</td></td<>		0	Ű	0	0	<u> </u>	M.2.a.
c. TEXTG571 RCONG571 RCONG573 RCONG574 RCONG575 0 </td <td>b. Nontrading derivative liabilities</td> <td></td> <td></td> <td>RCONG568</td> <td>RCONG569</td> <td>RCONG570</td> <td>ĺ</td>	b. Nontrading derivative liabilities			RCONG568	RCONG569	RCONG570	ĺ
0 0				0	0	0	M.2.b.
d. TEXTG576 RCONG576 RCONG577 RCONG578 RCONG580 M.2.C. e. TEXTG581 0 0 0 0 0 M.2.C. f. TEXTG586 RCONG586 RCONG582 RCONG583 RCONG584 RCONG585 f. TEXTG586 RCONG586 RCONG587 RCONG588 RCONG589 M.2.e.	c. TEXTG571			RCONG573	RCONG574	RCONG575	
Image: state of the state		Ū		0	0	0	M.2.c.
e. TEXTG581 RCONG581 RCONG582 RCONG583 RCONG584 RCONG585 f. TEXTG586 RCONG586 RCONG587 RCONG588 RCONG589 RCONG590	d. IEXIG576			RCONG578	RCONG579	RCONG580	
Image: 0 0<							M.2.d.
f. TEXTG586 RCONG587 RCONG588 RCONG589 RCONG590							Mac
	f TEXTG586	-			0		₩.∠.ಆ.
					0	0	M.2.f.

Schedule RCRIA

67

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		Bil Mil Thou	
Tier 1 Capital			
1. Total bank equity capital (from Schedule RC, item 27.a)	RCON3210	5,431	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value;			
if loss, report as negative value) (1)	RCON8434	0	2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (report loss as positive			
value) ⁽¹⁾	RCONA221	0	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting			
from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No. 158) to			
defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value) ⁽¹⁾	RCON4336	0	4.
5. LESS: Nonqualifying perpetual preferred stock	RCONB588	0	 5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCONB589	0	5. 6.
7.	TREOND303	0	0.
a. LESS: Disallow ed goodw ill and other disallow ed intangible assets	RCONB590	0	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value	TROOM B000		1.a.
option that is included in retained earnings and is attributable to changes in the bank's ow n			
creditw orthiness (if a net gain, report as positive value; if a net loss, report as negative value)	RCONF264	0	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCONC227	5,431	8.
9.			
a. LESS: Disallow ed servicing assets and purchased credit card relationships	RCONB591	0	9.a.
b. LESS: Disallow ed deferred tax assets	RCON5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital	RCONB592	0	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCON8274	5,431	11.
Tier 2 Capital 12. Qualifying subordinated debt and redeemable preferred stock	RCON5306	0	40
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCONB593	0	12.
		0	13.
 Allow ance for loan and lease losses includible in Tier 2 capital Unrealized gains on available-for-sale equity securities includible in Tier 2 capital 	RCON5310	0	14.
16. Other Tier 2 capital components	RCON2221	0	15.
	RCONB594		16.
17. Tier 2 capital (sum of items 12 through 16)	RCON5311	0	17.
18. Allow able Tier 2 capital (lesser of item 11 or 17)	RCON8275	0	18.
19. Not applicable.	DOONDERE	0	
20. Deductions for total risk-based capital	RCONB595	0	20.
21. Total risk-based capital (sum of items 11 and 18, less item 20)	RCON3792	5,431	21.
Total Apparts for Loverana Datia			
Total Assets for Leverage Ratio 22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC,			
item 12)	RCONL136	5,621	22.
23. LESS: Disallow ed goodw ill and other disallow ed intangible assets (from item 7.a above)	RCONB590	0	23.
24. LESS: Disallow ed servicing assets and purchased credit card relationships (from item 9.a above)	RCONB591	0	24.
25. LESS: Disallow ed deferred tax assets (from item 9.b above)	RCON5610	0	2 4 . 25.
26. Other additions to (deductions from) assets for leverage capital purposes	RCONL137	0	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	RCONL138	5.621	20.

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

Schedule RCRIA

68

Schedule RC-R—Continued

Part I.A—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Adjustments for Financial Subsidiaries			
28.			
a. Adjustment to Tier 1 capital reported in item 11	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21	RCONB503	0	28.b.
29. Adjustment to risk-w eighted assets reported in Part II, item 62	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27	RCONB505	0	30.

Capital Ratios

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

			(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio (2)	RCON7273	0	RCON7204	96.62	31.
32. Tier 1 risk-based capital ratio (3)	RCON7274	0	RCON7206	249.13	32.
33. Total risk-based capital ratio (4)	RCON7275	0	RCON7205	249.13	33.

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

(2) 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).

(3) 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).

(4) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).

Schedule RCRIB



Schedule RC-R—Continued

Part I.B. Regulatory Capital Components and Ratios

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

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

Dollar Amounts in Thousands		Bil Mil Thou	1
Common Equity Tier 1 Capital			1
1. Common stock plus related surplus, net of treasury stock and unearned employee]
stock ownership plan (ESOP) shares	RCOAP742	N/A	1.
2. Retained earnings	RCON3632	N/A	2.
3. Accumulated other comprehensive income (AOCI)	RCOAB530	N/A	3.
			_
		Number	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	RCOAP838	N/A	3.a
			-
Dollar Amounts in Thousands		Bil Mil Thou	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	RCOAP839	N/A	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1	RCOAP840	N/A	5.
through 4)	RCOAF640	INA	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	RCOAP841	N/A	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net]
of associated DTLs	RCOAP842	N/A	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit	D004 D040	NVA	
carryforwards, net of any related valuation allowances and net of DTLs	RCOAP843	N/A	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item			
3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)			
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity			
security under GAAP and available-for-sale equity exposures (report loss as a positive value)			
 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) 			
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)			
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in			
AOCI (if a gain, report as a positive value; if a loss, report as a negative value)			
f. To be completed only by institutions that entered "0" for No in item 3.a:			
LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of			
applicable income taxes, that relate to the hedging of items that are not recognized at			
fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a	RCOAP849	N/A	9.
negative value)	NUUAF049	IV/A	9

Printed: 10/30/2014 - 09:21 am

Schedule RCRIB



Schedule RC-R—Continued

Part I.B—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-			
based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are			
due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAQ258	N/A	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	RCOAP850	N/A	10.b
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant		N/A	
investments 12. Subtotal (item 5 minus items 6 through 11)	RCOAP851 RCOAP852	N/A	11.
	RCUAP852	N/A	12.
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	RCOAP853	N/A	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1	RCOAP854	N/A	13.
capital deduction threshold	i		14.
exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP855	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 deduction			
threshold	RCOAP856	N/A	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of			10.
additional tier 1 capital and tier 2 capital to cover deductions	RCOAP857	N/A	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13			
through 17)	RCOAP858	N/A	18.
19. Common equity tier 1 capital (item 12 minus item 18)	RCOAP859	N/A	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	RCOAP860	N/A	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	N/A	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	RCOAP862	N/A	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	RCOAP863	N/A	23.
24. LESS: Additional tier 1 capital deductions	RCOAP864	N/A	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	RCOAP865	N/A	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	RCOA8274	N/A	26.
Tier 2 Capital 27. Tier 2 capital instruments plus related surplus	RCOAP866	N/A	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	RCOAP867	N/A	
29. Total capital minority interest that is not included in tier 1 capital			28.
30.	RCOAP868	N/A	29.
a. Allowance for loan and lease losses includable in tier 2 capital	RCOA5310	N/A	30.a
 b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital 	RCOW5310	N/A	30.b

Printed: 10/30/2014 - 09:21 am

Schedule RC-R—Continued

Part I.B—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
31. Unrealized gains on available-for-sale preferred stock classified as an equity security			
under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCOAQ257	N/A	31.
32.			
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	RCOAP870	N/A	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before			
deductions (sum of items 27 through 29, plus items 30.b and 31)	RCOWP870	N/A	32.b.
33. LESS: Tier 2 capital deductions	RCOAP872	N/A	33.
34.			
a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	RCOA5311	N/A	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of			
item 32.b minus item 33, or zero)	RCOW5311	N/A	34.b.
Total Capital			
35.			
a. Total capital (sum of items 26 and 34.a)	RCOA3792	N/A	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of			
items 26 and 34.b)	RCOW3792	N/A	35.b.
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	RCON3368	N/A	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of			
items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOAP875	N/A	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	RCOAB596	N/A	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	RCOAA224	N/A	39.
Total Risk-Weighted Assets 40.			
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62)	RCOAA223	N/A	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted			
assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCOWA223	N/A	40.b.

	(Column A) Percentage		(Column B) Percentage		
Risk-Based Capital Ratios					
41. Common equity tier 1 capital ratio (Column A: item 19 divided					
by item 40.a) (Advanced approaches institutions that exit	-				
parallel run only: Column B: item 19 divided by item 40.b)	RCOAP793	N/A	RCOWP793	N/A	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a)					
(Advanced approaches institutions that exit parallel run only:					
Column B: item 26 divided by item 40.b)	RCOA7206	N/A	RCOW7206	N/A	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a)					
(Advanced approaches institutions that exit parallel run only:					
Column B: item 35.b divided by item 40.b)	RCOA7205	N/A	RCOW7205	N/A	43.
Leverage Capital Ratios					
44. Tier 1 leverage ratio (item 26 divided by item 39)	RCOA7204	N/A			44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)					

Schedule RCRIB



Schedule RC-R—Continued

Part I.B—Continued

	Percentage
Capital Buffer 46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016): a. Capital conservation buffer	
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buff	er
Dollar Amounts in Thousands	Bil Mil Thou
Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital	

conservation buffer:

47. Eligible retained income

48. Distributions and discretionary bonus payments during the quarter



Schedule RC-R—Continued

Part II. Risk-Weighted Assets

To be completed by all institutions.

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	1
	Totals (from	Items Not	Allocation by	Allocation by	Allocation by	Allocation by	1
	Schedule RC)	Subject to Risk-	Risk Weight	Risk Weight	Risk Weight	Risk Weight	1
Dollar Amounts in Thousands		Weighting	Category 0%	Category 20%	Category 50%	Category 100%	ĺ
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the	RCON0010	RCONC869	RCONB600	RCONB601		RCONB602	
sum of Schedule RC items 1.a and 1.b)	746	0	442	304		0	34.
35. Held-to-maturity securities	RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607	
	4,101	0	2,481	0	1,620	0	35.
36. Available-for-sale securities	RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612	
	0	0	0	0	0	0	36.
37. Federal funds sold and securities purchased under agreements to resell	RCONC225		RCONC063	RCONC064		RCONB520	
	0		0	0		0	37.
38. Loans and leases held for sale	RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621	
	0	0	0	0	0	0	38.
39. Loans and leases, net of unearned income	RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626	1
	0	0	0	0	0	0	39.
40. LESS: Allow ance for loan and lease losses	RCON3123	RCON3123					
	0	0					40.
41. Trading assets	RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631	l
	0	0	0	0	0	0	41.
42. All other assets (1)	RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339	
	1,309	0	0	0	0	1,309	42.
43. Total assets (sum of items 34 through 42)	RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340	
	6,156	0	2,923	304	1,620	1,309	43.

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

Schedule RCRII 74

Schedule RC-R—Continued

Part II—Continued

	(Column A)	Credit	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	1
	Face Value or	Conversion	Credit Equivalent	Allocation by	Allocation by	Allocation by	Allocation by	
	Notional Amount	Factor	Amount (1)	Risk Weight	Risk Weight	Risk Weight	Risk Weight	
Dollar Amounts in Thousands				Category 0%	Category 20%	Category 50%	Category 100%	
Derivatives and Off-Balance Sheet Items								Ì.
44. Financial standby letters of credit	RCONB546	1.00 or 12.5 (2)	RCONB547	RCONB548	RCONB581	RCONB582	RCONB583	
	0	1.00	0	0	0	0	0) 4
45. Performance standby letters of credit	RCON3821		RCONB650	RCONB651	RCONB652	RCONB653	RCONB654	
	0	.50	0	0	0	0	0) .
46. Commercial and similar letters of credit	RCON3411		RCONB655	RCONB656	RCONB657	RCONB658	RCONB659	
	0	.20	0	0	0	0	0)
47. Risk participations in bankers acceptances acquired by	RCON3429		RCONB660	RCONB661	RCONB662		RCONB663	
the reporting institution	0	1.00	0	0	0		0)
48. Securities lent	RCON3433		RCONB664	RCONB665	RCONB666	RCONB667	RCONB668	
	0	1.00	0	0	0	0	0)
49. Retained recourse on small business obligations sold	RCONA250		RCONB669	RCONB670	RCONB671	RCONB672	RCONB673	
with recourse	0	1.00	0	0	0	0	0)
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level								
exposure rule and residual interests subject to a dollar-	RCONB541	12.5 (3)	RCONB542				RCONB543	1
for-dollar capital requirement	0	12.50	0				0)
51. All other financial assets sold with recourse	RCONB675		RCONB676	RCONB677	RCONB678	RCONB679	RCONB680	1
	0	1.00	0	0	0	0	0)
52. All other off-balance sheet liabilities	RCONB681		RCONB682	RCONB683	RCONB684	RCONB685	RCONB686	
	0	1.00	0	0	0	0	0)
53. Unused commitments:								
a. With an original maturity exceeding one year	RCON3833		RCONB687	RCONB688	RCONB689	RCONB690	RCONB691]
	0	.50	0	0	0	0	0)
b. With an original maturity of one year or less to asset-	RCONG591		RCONG592	RCONG593	RCONG594	RCONG595	RCONG596]
backed commercial paper conduits	0	.10	0	0	0	0	0)
54. Derivative contracts			RCONA167	RCONB693	RCONB694	RCONB695		
			0	0	0	0		

75

Schedule RCRII

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by	Allocation by	Allocation by	Allocation by	
	Risk Weight	Risk Weight	Risk Weight	Risk Weight	
Dollar Amounts in Thousands	Category 0%	Category 20%	Category 50%	Category 100%	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk w eight	RCONB696	RCONB697	RCONB698	RCONB699	
category (for each column, sum of items 43 through 54)	2,923	304	1,620	1,309	55.
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-w eighted assets by risk w eight category (for each column, item	RCONB700	RCONB701	RCONB702	RCONB703	
55 multiplied by item 56)	0	61	810	1,309	57.
58. Market risk equivalent assets				RCON1651	
				0	58.
59. Risk-w eighted assets before deductions for excess allow ance for					
loan and lease losses and allocated transfer risk reserve (sum of				RCONB704	
item 57, columns C through F, and item 58)				2,180	59.
60. LESS: Excess allow ance for loan and lease losses				RCONA222	
				0	60.
61. LESS: Allocated transfer risk reserve				RCON3128	
				0	61.
62. Total risk-w eighted assets (item 59 minus items 60 and 61)				RCONA223	J
				2,180	62.
				2,100	02.

Memoranda

		Dolla	r Amounts in	Thousands		Bil Mil Thou	
1. Current credit exposure across all derivative con	tracts covered	d by the risk-base	d capital stan	dards	RCON8764	0	M.1.
			remaining maturity of With a remaining maturity of		(Column C) With a remaining maturity of over five years		
Dollar Amounts in Thousands 2. Notional principal amounts of derivative			y	/ears			
contracts: ⁽¹⁾							
a. Interest rate contracts	RCON3809	0	RCON8766	0	RCON8767	0	M.2.a.
b. Foreign exchange contracts	RCON3812	0	RCON8769	0	RCON8770	0	M.2.b.
c. Gold contracts	RCON8771	0	RCON8772	0	RCON8773	0	M.2.c.
d. Other precious metals contracts	RCON8774	0	RCON8775	0	RCON8776	0	M.2.d.
e. Other commodity contracts	RCON8777	0	RCON8778	0	RCON8779	0	M.2.e.
f. Equity derivative contracts	RCONA000	0	RCONA001	0	RCONA002	0	M.2.f.
 g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes: 							
(1) Investment grade	RCONG597	0	RCONG598	0	RCONG599	0	M.2.g.
(2) Subinvestment grade	RCONG600	0	RCONG601	0	RCONG602	0	M.2.g.

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

Schedule RCS

76

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

								1
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	i –
	1-4 Family	Home Equity	Credit Card	Auto Loans	Other Consumer	Commercial and	All Other Loans,	i i
	Residential	Lines	Receivables		Loans	Industrial Loans	All Leases and	i i
Dollar Amounts in Thousands	Loans						All Other Assets	j
Bank Securitization Activities								1
1. Outstanding principal balance of assets sold and								1
securitized by the reporting bank with servicing retained								1
or with recourse or other seller-provided credit	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	
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:								
a. Credit-enhancing interest-only strips (included in	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	1
Schedules RC-B or RC-F or in Schedule RC, item 5)	0	0	0	0	0	0	0	2.a.
b. Subordinated securities and other residual interests	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	
	0	0	0	0	0	0	0	2.b.
c. Standby letters of credit and other enhancements	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	
	0	0	0	0	0	0	0	2.c.
3. Reporting bank's unused commitments to provide liquidity	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	
to structures reported in item 1	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	1
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	
	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and								
securitized with servicing retained or with recourse or								
other seller-provided credit enhancements (calendar year-								
to-date):								1
a. Charge-offs	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	
	0	0	0	0	0	0	0	5.b.
			(1	4	4	a	4

Schedule RCS 77

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	All Leases and	
Dollar Amounts in Thousands	Loans						All Other Assets	ł
 Amount of ow nership (or seller's) interests carried as: a. Securities (included in Schedule RC-B or in Schedule RC, item 5) 		RCONB761	RCONB762			RCONB763		6.a.
b. Loans (included in Schedule RC-C)		RCONB500	RCONB501			RCONB502		
 Past due loan amounts included in interests reported in item 6.a: 		0	0			0		6.b.
a. 30-89 days past due		RCONB764	RCONB765			RCONB766		_
b. 90 days or more past due		RCONB767	RCONB768			RCONB769		7.a.
		0	0			0		7.b.
 Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date): 								
a. Charge-offs		RIADB770	RIADB771			RIADB772		
		0	0			0		8.a.
b. Recoveries		RIADB773	RIADB774			RIADB775		8.b.
For Securitization Facilities Sponsored By or		0	0			0		0.D.
Otherwise Established By Other Institutions								i i
 Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of 								
standby letters of credit, purchased subordinated	RCONB776	RCONB777	RCONB778	RCONB779	RCONB780	RCONB781	RCONB782	
securities, and other enhancements	0	0	0	0	0	0	0	9.
10. Reporting bank's unused commitments to provide liquidity	RCONB783	RCONB784	RCONB785	RCONB786	RCONB787	RCONB788	RCONB789	l
to other institutions' securitization structures	0	0	0	0	0	0	0	10.
Bank Asset Sales								l
 Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank 	RCONB790	RCONB791	RCONB792	RCONB793	RCONB794	RCONB795	RCONB796 0	11.
12. Maximum amount of credit exposure arising from			0	0	Ŭ			
recourse or other seller-provided credit enhancements	RCONB797	RCONB798	RCONB799	RCONB800	RCONB801	RCONB802	RCONB803	
provided to assets reported in item 11	0	0	0	0	0	0	0	12.

Schedule RCS 78

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development			
and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit			
enhancements	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit			
enhancements	RCONB805	0	M.2.b.
c. Other financial assets (includes home equity lines) (1)	RCONA591	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)	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the			
form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	0	M.3.a.(1
(2) Conduits sponsored by other unrelated institutions	RCONB807	0	M.3.a.(2
 Unused commitments to provide liquidity to conduit structures: 			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	0	M.3.b.(1
(2) Conduits sponsored by other unrelated institutions	RCONB809	0	M.3.b.(2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C (2)	RCONC407	N/A	M.4.

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

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

79

Schedule RCT

Schedule RC-T—Fiduciary and Related Services

		Yes/No	
1. Does the institution have fiduciary pow ers? (If "NO," do not complete Schedule RC-T.)	RCONA345	YES	1.
2. Does the institution exercise the fiduciary pow ers it has been granted?	RCONA346	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.)	RCONB867	YES	3.

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

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

Items 4 through 22 and Memorandum item 3 quarterly,
Items 23 through 26 annually with the December report, and

Memorandum items 1, 2, and 4 annually with the December report.

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

• Items 4 through 26 annually with the December report, and

• Memorandum items 1 through 4 annually with the December report.

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

• Items 4 through 13 annually with the December report, and

• Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed	(Column D) Number of Non- Managed	
Dollar Amounts in Thousands			Accounts	Accounts	
Fiduciary and Related Assets					
4. Personal trust and agency accounts	RCONB868	RCONB869	RCONB870	RCONB871	
	359,373	379	344	7	4.
Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCONB872	RCONB873	RCONB874	RCONB875	
	28,023	3,625	16	2	5.a.
b. Employee benefit—defined benefit	RCONB876	RCONB877	RCONB878	RCONB879	
	0	0	0	0	5.b.
c. Other employee benefit and retirement-related accounts	RCONB880	RCONB881	RCONB882	RCONB883	
	95,705	7,478	255	25	5.c.
6. Corporate trust and agency accounts	RCONB884	RCONB885	RCONC001	RCONC002	
	276,065	34,425	280	48	6.
7. Investment management and investment advisory agency	RCONB886	RCONJ253	RCONB888	RCONJ254	
accounts	32,929	43	26	1	7.
8. Foundation and endow ment trust and agency accounts	RCONJ255	RCONJ256	RCONJ257	RCONJ258	
	0	0	0	0	8.
9. Other fiduciary accounts	RCONB890	RCONB891	RCONB892	RCONB893	
	0	0	0	0	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894	RCONB895	RCONB896	RCONB897	
	792,095	45,950	921	83	10.
11. Custody and safekeeping accounts		RCONB898		RCONB899	
		0		0	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts,	RCONJ259	RCONJ260	RCONJ261	RCONJ262	
and other similar accounts (included in items 5.c and 11) \ldots	95,705	7,478	255	25	13.

Schedule RCT

80

Schedule RC-T—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Fiduciary and Related Services Income			İ
14. Personal trust and agency accounts	RIADB904	1,633	14
Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	RIADB905	163	15
b. Employee benefit—defined benefit	RIADB906	0	15
c. Other employee benefit and retirement-related accounts	RIADB907	684	15
16. Corporate trust and agency accounts	RIADA479	0	16
17. Investment management and investment advisory agency accounts	RIADJ315	1,588	17
18. Foundation and endow ment trust and agency accounts	RIADJ316	199	18
19. Other fiduciary accounts	RIADA480	0	19
20. Custody and safekeeping accounts	RIADB909	1	20
21. Other fiduciary and related services income	RIADB910	226	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal			
Schedule RI, item 5.a)	RIA D4070	4,494	22
Schedule RI, item 5.a) 23. Less: Expenses	RIADC058	N/A	23
24. Less: Net losses from fiduciary and related services	RIADA488	N/A	24
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	N/A	25
26. Net fiduciary and related services income	RIADA491	N/A	26

Memoranda

	(Column A)(Column B)Personal Trust and AgencyEmployee Benefit andand Investment ManagementRetirement-Related Trust and			(Co All Othe			
Dollar Amounts in Thousands	Agency A	Agency Accounts		Accounts			
 Managed assets held in fiduciary accounts: 							
a. Noninterest-bearing deposits	RCONJ263	N/A	RCONJ264	N/A	RCONJ265	N/A	M.1.a.
b. Interest-bearing deposits	RCONJ266	N/A	RCONJ267	N/A	RCONJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government				-			
agency obligations	RCONJ269	N/A	RCONJ270	N/A	RCONJ271	N/A	M.1.c.
d. State, county, and municipal							
obligations	RCONJ272	N/A	RCONJ273	N/A	RCONJ274	N/A	M.1.d.
e. Money market mutual funds	RCONJ275	N/A	RCONJ276	N/A	RCONJ277	N/A	M.1.e.
f. Equity mutual funds	RCONJ278	N/A	RCONJ279	N/A	RCONJ280	N/A	M.1.f.
g. Other mutual funds	RCONJ281	N/A	RCONJ282	N/A	RCONJ283	N/A	M.1.g.
h. Common trust funds and collective				1			
investment funds	RCONJ284	N/A	RCONJ285	N/A	RCONJ286	N/A	M.1.h.
i. Other short-term obligations	RCONJ287	N/A	RCONJ288	N/A	RCONJ289	N/A	M.1.i.
j. Other notes and bonds	RCONJ290	N/A	RCONJ291	N/A	RCONJ292	N/A	M.1.j.
k. Investments in unregistered funds							
and private equity investments	RCONJ293	N/A	RCONJ294	N/A	RCONJ295	N/A	M.1.k.
I. Other common and preferred							
stocks	RCONJ296	N/A	RCONJ297	N/A	RCONJ298	N/A	M.1.I.
m. Real estate mortgages	RCONJ299	N/A	RCONJ300	N/A	RCONJ301	N/A	M.1.m.
n. Real estate	RCONJ302	N/A	RCONJ303	N/A	RCONJ304	N/A	M.1.n.
o. Miscellaneous assets	RCONJ305	N/A	RCONJ306	N/A	RCONJ307	N/A	M.1.o.
 p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a 							
through 1.o)	RCONJ308	N/A	RCONJ309	N/A	RCONJ310	N/A	M.1.p.

Schedule RCT

81

Schedule RC-T—Continued

Memoranda—Continued

	(Co	lumn A)	(Colum		
Dollar Amounts in Thousands	Manag	jed Assets	Number of Mana	ged Accounts	
1.q. Investments of managed fiduciary accounts in advised or					
sponsored mutual funds	RCONJ311	N/A	RCONJ312	N/A	M.1.q.

	(Column A)		(Column B)		
Dollar Amounts in Thousands	Number of Issues		Principal Amount Outstanding		I
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	RCONB927	N/A	RCONB928	N/A	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	RCONJ313	N/A	RCONJ314	N/A	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate					
agency	RCONB929	N/A			M.2.b.

	(Column A)		(Column B)		
Dollar Amounts in Thousands	Number of Funds		Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					
a. Domestic equity	RCONB931	0	RCONB932	0	M.3.a.
b. International/Global equity	RCONB933	0	RCONB934	0	M.3.b.
c. Stock/Bond blend	RCONB935	0	RCONB936	0	M.3.c.
d. Taxable bond	RCONB937	0	RCONB938	0	M.3.d.
e. Municipal bond	RCONB939	0	RCONB940	0	M.3.e
f. Short term investments/Money market	RCONB941	0	RCONB942	0	M.3.f.
g. Specialty/Other	RCONB943	0	RCONB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a					Ū
through 3.g)	RCONB945	0	RCONB946	0	M.3.h.

	•	lumn A) sses Managed	(Column B) Gross Losses Non-Managed		(Column C) Recoveries		
Dollar Amounts in Thousands		counts		counts	Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
 Employee benefit and retirement- related trust and agency 	-						
accounts	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
 Investment management and investment advisory agency 							
accounts	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related				1		1	
services	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of							
Memorandum items 4.a through 4.d)							
(sum of columns A and B minus							
column C must equal Schedule RC-T,		N/A		N/A		N/A	
item 24)	RIADB959	N/A	RIADB960	N/A	RIADB961	N/A	M.4.e.

Schedule RCT



Schedule RC-T—Continued

Memoranda—Continued

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

Barbara A Blashka, Tax & Finance Officer Name and Title (TEXT B962)

bblashka@lptrust.com E-mail Address (TEXT B926)

(920)967-5054 Telephone: Area code/phone number/extension (TEXT B963)

(920)967-5079 FAX: Area code/phone number (TEXT B964)

Schedule RCV

83

Schedule RC-V—Variable Interest Entities

	(Column A)		(Column B)		(Column C)		
Dollar Amounts in Thousands	Securitization Vehicles		ABCP Conduits		Other VIEs		
 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						-	1
depository institutions	RCONJ981	0	RCONJ982	0	RCONJ983	0	1.a.
b. Held-to-maturity securities	RCONJ984	0	RCONJ985	0	RCONJ986	0	1.b.
c. Available-for-sale securities	RCONJ987	0	RCONJ988	0	RCONJ989	0	1.c.
d. Securities purchased under				-		-	1
agreements to resell	RCONJ990	0	RCONJ991	0	RCONJ992	0	1.d.
e. Loans and leases held for sale	RCONJ993	0	RCONJ994	0	RCONJ995	0	1.e.
f. Loans and leases, net of unearned					-		1
income	RCONJ996	0	RCONJ997	0	RCONJ998	0	1.f.
g. Less: Allow ance for loan and lease				-		-	1
losses	RCONJ999	0	RCONK001	0	RCONK002	0	1.g.
h. Trading assets (other than		0		-	DOON II (OO T		1
derivatives)	RCONK003	0	RCONK004	0	RCONK005	0	1.h.
i. Derivative trading assets	RCONK006	0	RCONK007	0	RCONK008	0	1.i.
j. Other real estate ow ned	RCONK009	0	RCONK010	0	RCONK011	0	1.j.
k. Other assets	RCONK012	0	RCONK013	0	RCONK014	0	1.k.
2. Liabilities of consolidated VIEs for							1
w hich creditors do not have recourse							1
to the general credit of the reporting							1
bank							1
a. Securities sold under agreements to			-		-		
repurchase	RCONK015	0	RCONK016	0	RCONK017	0	2.a
b. Derivative trading liabilities	RCONK018	0	RCONK019	0	RCONK020	0	2.b.
c. Commercial paper	RCONK021	0	RCONK022	0	RCONK023	0	2.c
d. Other borrow ed money (exclude							
commercial paper)	RCONK024	0	RCONK025	0	RCONK026	0	2.d
e. Other liabilities	RCONK027	0	RCONK028	0	RCONK029	0	2.e.
3. All other assets of consolidated VIEs							
(not included in items 1.a through 1.k							
above)	RCONK030	0	RCONK031	0	RCONK032	0	3.
4. All other liabilities of consolidated VIEs	• •						1
(not included in items 2.a through 2.e							1
above)	RCONK033	0	RCONK034	0	RCONK035	0	4.

Schedule NARR

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public. All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

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

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

Comments? NO (RCON 6979)

BANK MANAGEMENT STATEMENT (750 character limit): (TEXT 6980)

