

**Federal Financial Institutions Examination Council**

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

**Report at the close of business September 30, 2014**

(20140930)

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

(RCON 9999)

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

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

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

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.

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

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

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

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

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

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

**Submission of Reports**

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

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.

- (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.

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

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

**Trust Point Inc.**

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

**LA CROSSE**

\_\_\_\_\_  
City (RSSD 9130)

**WI**

**54602-0489**

\_\_\_\_\_  
State Abbreviation (RSSD 9200)

\_\_\_\_\_  
Zip Code (RSSD 9220)

FDIC Certificate Number

90417  
(RSSD 9050)

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

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

## Table of Contents

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

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

## Contact Information for the Reports of Condition and Income

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

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

MARY PIETRI  
 Name (TEXT C490)  
 VP OPERATIONS  
 Title (TEXT C491)  
 MPIETRI@TRUSTPOINTINC.COM  
 E-mail Address (TEXT C492)  
 (608) 782-1148 Ext. 2242  
 Area Code/Phone Number/Extension (TEXT C493)  
 (608) 784-3880  
 Area Code/FAX Number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

Melissa Justinger  
 Name (TEXT C495)  
 ACCOUNTS PAYABLE  
 Title (TEXT C496)  
 mjustinger@trustpointinc.com  
 E-mail Address (TEXT 4086)  
 (608) 782-1148 Ext. 2203  
 Area Code/Phone Number/Extension (TEXT 8902)  
 (608) 784-3880  
 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

Mary Pietri  
 Name (TEXT C366)  
 VP Operations  
 Title (TEXT C367)  
 none  
 E-mail Address (TEXT C368)  
 (608) 782-1148  
 Area Code/Phone Number/Extension (TEXT C369)  
 (608) 784-3880  
 Area Code/FAX Number (TEXT C370)

### Secondary Contact

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

MARY PIETRI  
 \_\_\_\_\_  
 Name (TEXT C437)  
 VP  
 \_\_\_\_\_  
 Title (TEXT C438)  
 MPIETRI@TRUSTPOINTINC.COM  
 \_\_\_\_\_  
 E-mail Address (TEXT C439)  
 (608) 791-3356  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C440)

**Secondary Contact**

ANGELA STRANGMAN  
 \_\_\_\_\_  
 Name (TEXT C442)  
 VP PERSONAL TRUST  
 \_\_\_\_\_  
 Title (TEXT C443)  
 astrangman@trustpointinc.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C444)  
 (608) 782-1148  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C445)

**Third Contact**

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

**Fourth Contact**

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

## 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		
	RIAD	Bil   Mil   Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	4435	0	1.a.1.a
(b) All other loans secured by real estate	4436	0	1.a.1.b
(2) Commercial and industrial loans	4012	0	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	0	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	0	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	8	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	0	1.d.1
(2) Mortgage-backed securities	B489	0	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	64	1.d.3
e. Interest income from trading assets	4069	9	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	0	1.f
g. Other interest income	4518	0	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	81	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	0	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	0	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	0	2.a.2.b
(c) Time deposits of less than \$100,000	A518	0	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	0	2.b
c. Interest on trading liabilities and other borrowed money	4185	0	2.c

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

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

## Schedule RI—Continued

	Year-to-date			
	RIAD	Bil   Mil   Thou		
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	0	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	0	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	81 3
4. Provision for loan and lease losses			4230	0 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	11,390	5.a	
b. Service charges on deposit accounts	4080	0	5.b	
c. Trading revenue (2)	A220	0	5.c	
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	0	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4	
(5) Income from other insurance activities	C387	0	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	0	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	0	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k	
l. Other noninterest income*	B497	10	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	11,400 5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0 6.a
b. Realized gains (losses) on available-for-sale securities			3196	0 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	4,523	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	662	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	0	7.c.2	
d. Other noninterest expense*	4092	1,897	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	7,082 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	4,399 8
9. Applicable income taxes (on item 8)			4302	1,814 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	2,585 10
11. Extraordinary items and other adjustments, net of income taxes*			4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104	2,585 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)			G103	0 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	2,585 14

\* Describe on Schedule RI-E—Explanations

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

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

### Schedule RI—Continued

**Memoranda**

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Bil   Mil   Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513	0	M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431	N/A	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	0	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	60	M.5
<i>Memorandum item 6 is to be completed by: (1)</i>			
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</li> </ul>			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024	N/A	M.6
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2)	RIAD	YYYY/MM/DD	M.7
	9106	0	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)			
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures	8757	N/A	M.8.a
b. Foreign exchange exposures	8758	N/A	M.8.b
c. Equity security and index exposures	8759	N/A	M.8.c
d. Commodity and other exposures	8760	N/A	M.8.d
e. Credit exposures	F186	N/A	M.8.e
<i>Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.(1)</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a. through 8.e above)	K090	N/A	M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above)	K094	N/A	M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	M.9.b
10. <i>To be completed by banks with \$300 million or more in total assets:(1)</i> Credit losses on derivatives (see instructions)	A251	N/A	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD	YES / NO	M.11
	A530	NO	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	F228	N/A	M.12

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

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

**Schedule RI—Continued****Memoranda — Continued**

	Year-to-date		
	RIAD	Bil   Mil   Thou	
Dollar Amounts in Thousands			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities	F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	N/A	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	J319	0	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	0	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321	0	M.14.c



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

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou		
1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)			3217		19,258	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*			B507		0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)			B508		19,258	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)			4340		2,585	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)			B509		0	5
6. Treasury stock transactions, net			B510		0	6
7. Changes incident to business combinations, net			4356		0	7
8. LESS: Cash dividends declared on preferred stock			4470		0	8
9. LESS: Cash dividends declared on common stock			4460		0	9
10. Other comprehensive income(1)			B511		0	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)			4415		0	11
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a)			3210		21,843	12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

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

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

**Schedule RI-B—Continued**

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

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

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

**Memoranda**

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

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

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

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

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

**Schedule RI-B Continued****Part II. Changes in Allowance for Loan and Lease Losses**

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

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
- 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.
- The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, Column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, part II Memorandum item 4.

### Schedule RI-E—Explanations

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

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI.

(See instructions for details.)

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Bil	
<b>1. Other noninterest income (from Schedule RI, item 5.I)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.I:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		0		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229		0		1.f
g.	Bank card and credit card interchange fees	F555		0		1.g
h.	Gains on bargain purchases	J447		0		1.h
<b>TEXT</b>						
i.	4461 Earnings on Fully vested deferred compensation plan	4461		10		1.i
j.	4462	4462		0		1.j
k.	4463	4463		0		1.k
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses	C017		516		2.a
b.	Advertising and marketing expenses	0497		165		2.b
c.	Directors' fees	4136		52		2.c
d.	Printing, stationery, and supplies	C018		98		2.d
e.	Postage	8403		44		2.e
f.	Legal fees and expenses	4141		92		2.f
g.	FDIC deposit insurance assessments	4146		0		2.g
h.	Accounting and auditing expenses	F556		0		2.h
i.	Consulting and advisory expenses	F557		6		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		48		2.k
<b>TEXT</b>						
l.	4464 Bank and Custody	4464		100		2.l
m.	4467 Travel	4467		73		2.m
n.	4468 Dues and Publications	4468		37		2.n
<b>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):</b>						
<b>TEXT</b>						
a.(1)	4469			4469		3.a.1
(2)	Applicable income tax effect	4486		0		3.a.2
b.(1)	4487			4487		3.b.1
(2)	Applicable income tax effect	4488		0		3.b.2
c.(1)	4489			4489		3.c.1
(2)	Applicable income tax effect	4491		0		3.c.2



## 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		RC	Tril	Bil	Mil	Thou	
<b>Assets</b>									
1.	Cash and balances due from depository institutions (from Schedule RC-A):								
a.	Noninterest-bearing balances and currency and coin(1)			0081			634		1.a
b.	Interest-bearing balances(2)			0071			1,126		1.b
2.	Securities:								
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754			4,195		2.a
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773			14,864		2.b
3.	Federal funds sold and securities purchased under agreements to resell:								
a.	Federal funds sold			B987			0		3.a
b.	Securities purchased under agreements to resell(3)			B989			0		3.b
4.	Loans and lease financing receivables (from Schedule RC-C):								
a.	Loans and leases held for sale			5369			0		4.a
b.	Loans and leases, net of unearned income	B528	0						4.b
c.	LESS: Allowance for loan and lease losses (must equal Report of Income Schedule RI B, part II, item 7)	3123	0						4.c
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529			0		4.d
5.	Trading assets (from Schedule RC-D)			3545			0		5
6.	Premises and fixed assets (including capitalized leases)			2145			2,313		6
7.	Other real estate owned (from Schedule RC-M)			2150			0		7
8.	Investments in unconsolidated subsidiaries and associated companies			2130			0		8
9.	Direct and indirect investments in real estate ventures			3656			0		9
10.	Intangible assets:								
a.	Goodwill			3163			0		10.a
b.	Other intangible assets (from Schedule RC-M)			0426			0		10.b
11.	Other assets (from Schedule RC-F)			2160			1,430		11
12.	Total assets (sum of items 1 through 11)			2170			24,562		12

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

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

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

**Schedule RC - Continued**

Dollar Amounts in Thousands

			RCON	Tril	Bil	Mil	Thou	
<b>Liabilities</b>								
13. Deposits:								
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200				0	13.a
(4) Noninterest-bearing(4)	6631	0						13.a.1
(2) Interest-bearing	6636	0						13.a.2
b. Not Applicable								
14. Federal funds purchased and securities sold under agreements to repurchase:								
a. Federal funds purchased(5)			B993				0	14.a
b. Securities sold under agreements to repurchase(6)			B995				0	14.b
15. Trading liabilities (from Schedule RC-D)			3548				0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190				0	16
17. and 18. Not Applicable								
19. Subordinated notes and debentures(7)			3200				0	19
20. Other liabilities (from Schedule RC-G)			2930			2,720		20
21. Total liabilities (sum of items 13 through 20)			2948			2,720		21
22. Not Applicable								

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

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

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

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



**Schedule RC - Continued**

Dollar Amounts in Thousands

	RCON	Tril	Bil	Mil	Thou	
<b>Equity Capital</b>						
<b>Bank Equity Capital</b>						
23. Perpetual preferred stock and related surplus	3838				0	23
24. Common stock	3230				90	24
25. Surplus (excludes all surplus related to preferred stock)	3839				1,699	25
26. a. Retained earnings	3632				20,523	26.a
b. Accumulated other comprehensive income(1)	B530				0	26.b
c. Other equity capital components (2)	A130				-470	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210				<b>21,842</b>	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000				0	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105				<b>21,842</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300				<b>24,562</b>	29

**Memoranda**

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

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

RCON	Number
6724	N/A

M.1

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

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

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

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

RCON	MM / DD
8678	N/A

M.2

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

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

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

Exclude assets held for trading.

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

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

## Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government- agencies(1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government- sponsored agencies(2)	1294	0	1295	0	1297	0	1298	0	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	4,195	8497	4,235	8498	0	8499	0	3

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

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	0	G303	0	4.a.1
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	0	G307	0	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G312	0	G313	0	G314	0	G315	0	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
4. c. (2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	0	K153	0	4.c.2.a
(b). All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
b. Structured financial products:									
(1) Cash	G336	0	G337	0	G338	0	G339	0	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a
b. Other Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values(2)					A510	14,864	A511	14,864	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	4,195	1771	4,235	1772	14,864	1773	14,864	8

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

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

## Schedule RC-B—Continued

### Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
1. Pledged securities(1)	0416	0	M.1
2. Maturity and repricing data for debt securities(1,2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,4)			
(1) Three months or less	A549	601	M.2.a.1
(2) Over three months through 12 months	A550	703	M.2.a.2
(3) Over one year through three years	A551	2,210	M.2.a.3
(4) Over three years through five years	A552	683	M.2.a.4
(5) Over five years through 15 years	A553	0	M.2.a.5
(6) Over 15 years	A554	0	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)			
(1) Three months or less	A555	0	M.2.b.1
(2) Over three months through 12 months	A556	0	M.2.b.2
(3) Over one year through three years	A557	0	M.2.b.3
(4) Over three years through five years	A558	0	M.2.b.4
(5) Over five years through 15 years	A559	0	M.2.b.5
(6) Over 15 years	A560	0	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:(6)			
(1) Three years or less	A561	0	M.2.c.1
(2) Over three years	A562	0	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

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

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

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

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

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

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

### Schedule RC-B—Continued

#### Memoranda — Continued

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

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

**Schedule RC-B—Continued**

**Memoranda — Continued**

Dollar Amounts in Thousands

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









































































































































