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

Report at the close of business December 31, 2015		(20151231)
		(RCON 9999)
This report is required by law: 12 U.S.C. §324 (State r	nember banks);	Unless the context indicates otherwise, the term "bank" in this
12 U.S.C. §1817 (State nonmember banks); 12 U.S.C.	§161 (National	report form refers to both banks and Savings associations.
banks); and 12 U.S.C. §1464 (Savings associations).		
		This report form is to be filed by banks with domestic offices only.
		Banks with foreign offices (as defined in the instructions) must file
		FFIEC 031.
NOTE: Each bank's board of directors and senior mana	agement are	schedules) for this report date have been prepared in conformance
responsible for establishing and maintaining an effecti		with the instructions issued by the appropriate Federal regulatory
nternal control, including controls over the Reports of		authority and are true and correct to the best of my knowledge and
Income. The Reports of Condition and Income are to I		belief.
accordance with federal regulatory authority instructio		
of Condition and Income must be signed by the Chief		We, the undersigned directors (trustees), attest to the correctness of
Officer (CFO) of the reporting bank (or by the individu		the Reports of Condition and Income (including the supporting schedules)
equivalent function) and attested to by not less than t		for this report date and declare that the Reports of Condition and
(trustees) for State nonmember banks and three direc		Income have been examined by us and to the best of our knowledge
member banks, national banks, and savings associatio		and belief have been prepared in conformance with the instructions
member banks, national banks, and savings associated		issued by the appropriate Federal regulatory authority and are true
I, the undersigned CFO (or equivalent) of the named l	hank attect	and correct.
that the Reports of Condition and Income (including the		
	le supporting	
		Director (Trustee)
Signature of Chief Financial Officer (or Equivalent)		Director (Trustee)
January 27, 2016		
Date of Signature		Director (Trustee)
Submission of Reports		
-		
Each bank must file its Reports of Condition and Incor	ne (Call Report)	To fulfill the signature and attestation requirement for the Reports of Condition ar
data by either:		Income for this report date, attach your bank's completed signature page (or a
· · · ·		
		photocopy or a computer-generated version of this page) to the hard-copy record
(a) Using computer software to prepare its Call Repor		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 submitting the report data directly to the FFIEC's	Central Data	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 Reporsion submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for comparison.	Central Data	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
(a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or	Central Data data	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
 (a) Using computer software to prepare its Call Reports submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for conflection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and arrangement of the system of the system form and arrangement of the system of	: Central Data data nging with	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
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and array a software vendor or another party to convert the software vendor vendor	: Central Data data nging with e data into	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
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and array a software vendor or another party to convert the the electronic format that can be processed by the first context of the second second	Central Data data nging with e data into ne CDR. The	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
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and array a software vendor or another party to convert the software vendor vendor	Central Data data nging with e data into ne CDR. The	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.
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and array a software vendor or another party to convert the the electronic format that can be processed by the second second	Central Data data nging with e data into ne CDR. The	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. Provident Trust Company
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and arrandars a software vendor or another party to convert the the electronic format that can be processed by the software vendor or other party then must electron 	Central Data data nging with e data into ne CDR. The	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.
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and array a software vendor or another party to convert the the electronic format that can be processed by the software vendor or other party then must electron the bank's data file to the CDR. 	central Data data nging with e data into ne CDR. The nnically submit	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. Provident Trust Company Legal Title of Bank (RSSD 9017) Waukesha
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and array a software vendor or another party to convert the the electronic format that can be processed by the software vendor or other party then must electron the bank's data file to the CDR. For technical assistance with submissions to the CDR, 	c Central Data data nging with e data into ne CDR. The onically submit please contact	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. Provident Trust Company Legal Title of Bank (RSSD 9017)
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and arrar a software vendor or another party to convert the the electronic format that can be processed by the software vendor or other party then must electron the bank's data file to the CDR. For technical assistance with submissions to the CDR, the CDR Help Desk by telephone at (888) CDR-3111, I 	c Central Data data nging with e data into ne CDR. The onically submit please contact	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. Provident Trust Company Legal Title of Bank (RSSD 9017) Waukesha
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and arrar a software vendor or another party to convert the the electronic format that can be processed by the software vendor or other party then must electron the bank's data file to the CDR. For technical assistance with submissions to the CDR, the CDR Help Desk by telephone at (888) CDR-3111, I 	c Central Data data nging with e data into ne CDR. The onically submit please contact	 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. Provident Trust Company Legal Title of Bank (RSSD 9017) Waukesha City (RSSD 9130) City
 (a) Using computer software to prepare its Call Report submitting the report data directly to the FFIEC's Repository (CDR), an Internet-based system for a collection (https://cdr.ffiec.gov/cdr/), or (b) Completing its Call Report in paper form and arrandars a software vendor or another party to convert the the electronic format that can be processed by the software vendor or other party then must electron 	c Central Data data nging with e data into ne CDR. The onically submit please contact	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. Provident Trust Company Legal Title of Bank (RSSD 9017) Waukesha City (RSSD 9130) WI 53188

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

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

Table of Contents

Signature Page	1	Schedule RC-F - Other Assets RC-	-23
Contact Information	3,4	Schedule RC-G - Other Liabilities RC-	-23
Report of Income		Schedule RC-K - Quarterly Averages RC-	-24
Schedule RI - Income Statement	RI-1, 2, 3, 4	Schedule RC-L - Derivatives and	20
Schedule RI-A - Changes in Bank Equity Capital	RI-5	Off-Balance Sheet ItemsRC-25, 26, 27, 2	
Schedule RI-B - Charge-offs and Recoveries on		Schedule RC-M - Memoranda RC-29, 30, 31, 32, 3	33
Loans and Leases and Changes in Allowance		Schedule RC-N - Past Due and Nonaccrual	
for Loan and Lease Losses	RI-5, 6, 7	Loans, Leases, and Other Assets RC-34, 35, 36, 37, 38, 3	39
Schedule RI-C - Disaggregated Data on		Schedule RC-O - Other Data for Deposit	
the Allowance for Loan and Lease Losses		Insurance and FICO AssessmentsRC-40, 41 42, 43, 44, 4	45
(to be completed only by selected banks)	RI-8		
		Schedule RC-P— 1-4 Family Residential	
Schedule RI-E - Explanations	RI-9, 10	Mortgage Banking Activities (to be completed	
		only by selected banks) RC-	46
Report of Condition		Colordade DC O Accesto and Link littles Macrossed	
Schedule RC - Balance Sheet	RC-1, 2	Schedule RC-Q— Assets and Liabilities Measured	
Schedule RC-A - Cash and Balances Due		at Fair Value on a Recurring Basis (to be completed only by selected banks) RC-47, 4	10
From Depository Institutions			40
(to be completed only by selected banks)	PC-3	Schedule RC-R - Regulatory Capital:	
	KC-5	Part I. Regulatory Capital Components	
Schedule RC-B - SecuritiesR	C-345678	and Ratios RC-49, 50,	51
	c 3, 1, 3, 0, 7, 0	Part II. Risk-Weighted	51
Schedule RC-C - Loans and Lease Financing		Assets RC-52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 6	52
Receivables:			
Part I. Loans and Leases RC- 9, 10), 11, 12, 13, 14	Schedule RC-S - Servicing, Securitization,	
Part II. Loans to Small Businesses and	-,,,,	and Asset Sale Activities RC- 63, 64, 6	65
Small Farms	RC-15, 16		
	,	Schedule RC-T - Fiduciary and Related	
Schedule RC-D - Trading Assets and Liabilities		Services RC- 66, 67, 68, 6	69
(to be completed only by selected banks)	RC-17, 18, 19		
		Schedule RC-V - Variable Interest Entities RC-	·70
Schedule RC-E - Deposit Liabilities	RC-20, 21, 22		
		Optional Narrative Statement Concerning	
		the Amounts Reported in the Reports	
		of Condition and Income RC-	71

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) - 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

James R. Daley	Tammy Messmer
Name (TEXT C490)	Name (TEXT C495)
Chief Compliance Officer	Administrative Officer
Title (TEXT C491)	Title (TEXT C496)
jdaley@provtrust.com	tmessmer@provtrust.com
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
(262) 521-2337	(262) 521-2322
Area Code/Phone Number/Extension (TEXT C493)	Area Code/Phone Number/Extension (TEXT 8902)
(262) 521-2301	(262) 521-2301
Area Code/FAX Number (TEXT C494)	Area code/FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Secondary Contact

Genevieve Lauren Harkness	James R. Daley
Name (TEXT C366)	Name (TEXT C371)
Administrative Assistant	Chief Compliance Officer
Title (TEXT C367)	Title (TEXT C372)
lharkness@provtrust.com	jdaley@provtrust.com
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
(262) 521-2336	(262) 521-2337
Area Code/Phone Number/Extension (TEXT C369)	Area Code/Phone Number/Extension (TEXT C374)
(262) 521-2301	(262) 521-2301
Area Code/FAX Number (TEXT C370)	Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact	Secondary Contact
James R. Daley	Tamara J Messmer
Name (TEXT C437)	Name (TEXT C442)
Chief Compliance Officer	Administrative Officer
Title (TEXT C438)	Title (TEXT C443)
jdaley@provtrust.com	tmessmer@provtrust.com
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
(262) 521-2337	(262) 521-2322
Area Code/Phone Number/Extension (TEXT C440)	Area Code/Phone Number/Extension (TEXT C445)
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C876)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Area Code/Phone number/Extension (TEXT C873)	Area Code/Phone number/Extension (TEXT C878)

Provident Trust Company	,		
Legal Title of Bank			
Waukesha			
City			
WI		53188	
State		Zip Code	
FDIC Certificate Number:	57404		

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

Schedule RI—Income Statement

Dollar Amounts in Thousands RAD Bit Hit Thou 1. Interest Income: a. Interest and fee income on loans: a. Interest and fee income on loans: a. Interest and fee income on loans secured by real estate: 4435 c I. a.1.a (a) Loans secured by real estate: 4435 c I. a.1.a (b) Old ther loans secured by real estate: 4435 c I. a.1.a (c) Commercial and industrial loans 4012 c I. a.2 (a) Credit cards P485 c I. a.3.a (b) Other (includes revolving credit plans other than credit cards, automobile loans, and 6465 c I. a.3.b (c) Data interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 c I. a.6 b. Income from lease financing receivables 4055 c I. a.6 (c) Interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4065 1. b. (l) U.S. Treasury securities and U.S. Government agency obligations I.c.2 I.c.2 (c) Mortgage-backed securities 9486 c I.d.1.a (a) Cher interest income (sum of items 1.a.(6) through 1.a) 4060 1.d.2 I.d.1 (d) All other securites	Scheuule RI-Income Statement				
a. Interest and fee income on loans: (1) Loans secured by real estate: 4435 (1, a.1, a (a) Loans secured by real estate. 4436 (1, a.1, a (b) All other loans secured by real estate. 4436 (1, a.1, a (a) Coans secured by real estate. 4436 (1, a.1, a (a) Coans secured by real estate. 4012 (1, a.2, a (a) Coans cound by for household, family, and other personal expenditures: 4012 (1, a.3, a (a) Credit cards. B485 (2, a.3, a (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 4066 (1, a.3, a (4) Loans to foreign governments and official institutions 4058 (1, a.4, a) (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 4058 (1, a.4, a) (b) Locome fore lags governments and official institutions (2) 4010 (1, a.5, a) (c) Noting revolvables 4058 (1, b) (1, c.1, a) (a) Incerts income on balances due from depository institutions (2) 4115 (2, a) (1, d) (c) Interest and dividend income on securities 1, d, 2 (1, d) (1, d) (1, d) (c) Interest e		Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
a. Interest and fee income on loans: (1) Loans secured by real estate: 4435 (1, a.1, a (a) Loans secured by real estate. 4436 (1, a.1, a (b) All other loans secured by real estate. 4436 (1, a.1, a (a) Coans secured by real estate. 4436 (1, a.1, a (a) Coans secured by real estate. 4012 (1, a.2, a (a) Coans cound by for household, family, and other personal expenditures: 4012 (1, a.3, a (a) Credit cards. B485 (2, a.3, a (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 4066 (1, a.3, a (4) Loans to foreign governments and official institutions 4058 (1, a.4, a) (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 4058 (1, a.4, a) (b) Locome fore lags governments and official institutions (2) 4010 (1, a.5, a) (c) Noting revolvables 4058 (1, b) (1, c.1, a) (a) Incerts income on balances due from depository institutions (2) 4115 (2, a) (1, d) (c) Interest and dividend income on securities 1, d, 2 (1, d) (1, d) (1, d) (c) Interest e					
(1) Loans secured by real estate: 4435 0 (a) Loans secured by real estate. 4435 0 (b) All other loans secured by real estate. 4435 0 (2) Commercial and industrial loans 4012 0 (3) Loans to individuals for household, family, and other personal expenditures: 4012 0 (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). 4066 0 1.a.3.a (4) Loans to foreign governments and official institutions. 4056 0 1.a.4.6 (5) All other loans (1) 4058 0 1.a.6 (a) Interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 0 1.a.6 (c) Interest income on balances due from depository institutions (2) 4115 0 1.d.1 (a) Interest and dividend income on securities: 4060 60 1.d.2 (a) Interest income on securities: 4066 60 1.d.2 (b) All other securities income (sum of items 1.a.(6) through 1.g) 4060 60 1.d.2 (c) Interest income on balances due prevalues securities and upolitical subdivisi	1. Interest Income:				
(a) Loans secured by 1-4 family residential properties 4435 c 1.a.1a (b) All other loans secured by real estate 4436 c 1.a.1b (c) Commercial and industrial loans 4012 c 1.a.2 (3) Loans to individuals for household, family, and other personal expenditures: 6455 c 1.a.3a (a) Credit cards 6485 c 1.a.3a (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 6406 c 1.a.3b (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 605 c 1.a.4 (c) Configure to foreign governments and official institutions 4056 c 1.a.5 (d) Loans to foreign governments and official institutions (2) 4005 d 1.a.6 b. Income from lease financing receivables 4056 d 1.a.6 (1) U.S. Treasury securities and U.S. Government agency obligations 4056 d 1.d.1 (c) All other securities (includes securities issued by states and 6060 80 1.d.2 (d) All other securities (includes securities purchased under agreements to resell 4020 d 1.d.2	a. Interest and fee income on loans:				
(a) Loars secured by real estate 436 (c) (b) All other loans secured by real estate 436 (c) (c) Commercial and industrial loans 4012 (c) (c) Commercial and industrial loans 4012 (c) (c) Corredit cards 6485 (c) (a) Credit cards 6485 (c) (a) Credit cards 6485 (c) (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 6405 (c) (4) Loans to foreign governments and official institutions 4056 (c) 1.a.3.0 (4) Loans to foreign governments and official institutions (2) 4010 (c) 1.a.4 (5) All other loans (1) 4050 (c) 1.a.5 (c) Totares tincome on balances due from depository institutions (2) 4115 (c) 1.c.6 c) Interest income on balances due from depository institutions (2) 4115 (c) 1.c.6 (c) Mortage-backed securities: 6489 (c) 1.d.1 (1) U.S. Treasury securities and U.S. Government agency obligations 6488 (c) 1.d.1 (c) Mortage-backed securities: 64069 (c)	(1) Loans secured by real estate:				
(1) All other bala section by feat estate 4012 0 (2) Commercial and industrial loans 4012 0 (3) Loans to individuals for household, family, and other personal expenditures: 8485 0 (a) Credit cards 8485 0 1.a.3.a (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) 4056 0 1.a.3.a (4) Loans to foreign governments and official institutions 4056 0 1.a.3.a (5) All other loans (1) 4056 0 1.a.4 (5) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 0 1.a.6 (1) U.S. Treasury securities and U.S. Government agency obligations 1.d.1 0 1.d.2 (2) Mortgage-backed securities) 8488 0 1.d.1 (2) Mortgage-backed securities issued by states and 9488 0 1.d.1 (2) Mortgage-backed securities 8489 0 1.d.2 (3) All other securities (includes securities purchased under agreements to resell 4020 0 1.d.2 (3) All other securities (includes securities purchased under agreements to resell 4020 0 1.d.1 <td>(a) Loans secured by 1-4 family residential properties</td> <td></td> <td></td> <td>0</td> <td></td>	(a) Loans secured by 1-4 family residential properties			0	
(2) Collimetual and industrial totals. (3) Loas to individuals for household, family, and other personal expenditures: (a) Credit cards. (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). (c) Credit cards. (c) Credit cards.	(b) All other loans secured by real estate			0	
expenditures: B485 0 (a) Credit cards_ B485 0 (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) B486 0 (4) Loans to foreign governments and official institutions 4056 0 1.a.3.b (4) Loans to foreign governments and official institutions 4056 0 1.a.4 (5) All other loans (1) 4010 0 1.a.6 (c) 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 4055 0 1.b 1.c c. Interest income on balances due from depository institutions (2) 4115 0 1.c (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 0 1.d.1 (2) Mortgage-backed securities B488 0 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) B488 0 1.d.3 e. Interest income from trading assets 4069 0 1.e 1.f f. Interest income (sum of items 1.a.(6) through 1.g) 4107 <	(2) Commercial and industrial loans		4012	0	1.a.2
(a) Credit cards	(3) Loans to individuals for household, family, and other personal				
(a) Clean class Proc	expenditures:				
other consumer loans) IA3.b (4) Loans to foreign governments and official institutions 4056 1.a.4 (5) All other loans (1) 4058 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 1.a.6 b. Income from lease financing receivables 4065 1.b c. Interest income on balances due from depository institutions (2) 4115 1.c d. Interest and dividend income on securities: 1.c 1.c (1) U.S. Treasury securities and U.S. Government agency obligations E488 1.d.1 (2) Mortgage-backed securities; B489 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) B489 1.d.3 e. Interest income from trading assets 4060 60 1.d.3 f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.d.1 1. Other interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.h 2. Interest on deposits: (1) Transaction accounts; 1.c 1.c (2) Nontransaction accounts; 0093 2.a.1 2.a.2.a (a) Savings deposits of f	(a) Credit cards		B485	0	1.a.3.a
(4) Loas to foreign governments and official institutions 4056 cl.a.4 (5) All other loans (1) 4058 cl.a.4 (5) All other loans (1) 4058 cl.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 cl.a.6 b. Income from lease financing receivables 4065 cl.a.6 c. Interest income on balances due from depository institutions (2) 4115 cl.c d. Interest and dividend income on securities: 1.d.1 1.c.2 (1) U.S. Treasury securities and U.S. Government agency obligations 1.d.2 (2) Mortgage-backed securities 1.d.2 (3) All other securities (includes securities purchased under agreements to resell 4060 80 g. Other interest income from trading assets 4060 80 1.d.3 e. Interest income of sum of items 1.a.(6) through 1.g) 4107 80 1.d. g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.d. 1. Therest on deposits: 1.1 4508 cl.2 1.a.4 1. Therest on accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 cl.2.a.2.a <td>(b) Other (includes revolving credit plans other than credit cards, automobile lo</td> <td>bans, and</td> <td></td> <td></td> <td></td>	(b) Other (includes revolving credit plans other than credit cards, automobile lo	bans, and			
(5) All other loans (1) 4058 c 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 c 1.a.6 b. Income from lease financing receivables 4065 c 1.b. c. Interest income on balances due from depository institutions (2) 4115 c 1.c d. Interest and dividend income on securities: 1.c 1.c 1.d.1 (1) U.S. Treasury securities and U.S. Government agency obligations P488 c 1.d.1 (2) Mortgage-backed securities; P488 c 1.d.1 (2) Mortgage-backed securities issued by states and P488 c 1.d.1 political subdivisions in the U.S.) P488 c 1.d.3 e. Interest income on federal funds sold and securities purchased under agreements to resell 4060 800 1.e f. Interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.h 2. Interest expense: and telephone and preauthorized transfer accounts, and telephone and preauthorized transfer accounts, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts, (C) Time deposits of less than \$100,000 A518 c 2.a.2.b (a) Savings deposits (includes MDAS) 0	other consumer loans)		B486	0	1.a.3.b
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	(4) Loans to foreign governments and official institutions		4056	0	1.a.4
(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 0 1.c d. Interest and dividend income on securities: 4115 0 1.c (1) U.S. Treasury securities and U.S. Government agency obligations 8488 0 1.d.1 (2) Mortgage-backed securities 8489 0 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 80 1.e f. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 0 g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.h 2. Interest expense: 4518 0 1.h a. Interest on deposits: 4508 0 2.a.1 (2) Nontransaction accounts: 4508 0 2.a.2.1 (a) Savings deposits of fillo0,000 or more A517 2.a.2.a 2.a.2.a	(5) All other loans (1)		4058	0	1.a.5
b. Intolle Holm lease Infanting Technoles 4115 0 c. Interest income on balances due from depository institutions (2) 4115 0 d. Interest and dividend income on securities: 1.c 1.c (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 0 (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 80 e. Interest income from trading assets 4069 0 1.e f. Interest income form trading assets 4069 0 1.e g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.h 2. Interest expense: 4107 80 1.h a. Interest on deposits: 4107 80 1.h (2) Nontransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 0 2.a.1 (2) Nontransaction accounts: 0093 0 2.a.2.a 2.a.2.a 2.a.2.b (a) Savings deposits (includes MMDAs) 0093 0 2.a.2.b 2.a.2.b))	4010	0	1.a.6
c. Interest income on balances due nonn depository institutions (2)	b. Income from lease financing receivables		4065	0	1.b
d. Interest and dividend income on securities: 10 U.S. Treasury securities and U.S. Government agency obligations 8488 0 1.d.1 (2) Mortgage-backed securities 8489 0 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 806 1.d.2 e. Interest income from trading assets 4060 80 1.d.3 f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 0 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.h 2. Interest expense: a. Interest on deposits: 1.0 1.h (2) Nontransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 0 2.a.1 (2) Nontransaction accounts: 0093 0 2.a.2.a 2.a.2.a (a) Savings deposits of \$100,000 or more A517 0 2.a.2.b 2.a.2.b (b) Time deposits of \$100,000 or more A518 0 2.a.2.c	c. Interest income on balances due from depository institutions (2)		4115	0	1.c
(excluding mortgage-backed securities)B48801.d.1(2) Mortgage-backed securitiesB48901.d.2(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)4060801.d.3e. Interest income from trading assets406901.ef. Interest income on federal funds sold and securities purchased under agreements to resell402001.fg. Other interest income451801.g1.hh. Total interest income (sum of items 1.a.(6) through 1.g)4107801.h2. Interest on deposits: (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)450802.a.1(2) Nontransaction accounts: (a) Savings deposits (includes MMDAs)009302.a.2.a2.a.2.a(b) Time deposits of \$100,000 or moreA51802.a.2.c2.a.2.cb. Expense of federal funds purchased and securities sold under agreements to repurchase418002.b	d. Interest and dividend income on securities:				
(2) Mortgage-backed securities B489 0 (2) Mortgage-backed securities 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 80 (a) Laterest income from trading assets 4069 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f g. Other interest income 4518 0 1.g h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.h 2. Interest expense: a. Interest-bearing demand deposits, NOW accounts, ATS accounts, 4508 0 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 0 2.a.2.a (a) Savings deposits of \$100,000 or more A517 0 2.a.2.b 2.a.2.b (b) Time deposits of less than \$100,000 A518 0 2.a.2.c 2.a.2.c b. Expense of federal funds purchased and securities sold 4180 0 2.b 2.b	(1) U.S. Treasury securities and U.S. Government agency obligations				
(2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) 4060 80 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 80 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 0 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.9 1.h 2. Interest expense: a. Interest on deposits: 4508 0 2.a.1 (2) Nontransaction accounts: 4508 0 2.a.2.a (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 4180 0 2.b	(excluding mortgage-backed securities)		B488	0	1.d.1
political subdivisions in the U.S.)4060801.d.3e. Interest income from trading assets406901.ef. Interest income on federal funds sold and securities purchased under agreements to resell402001.fg. Other interest income451801.g1.gh. Total interest income (sum of items 1.a.(6) through 1.g)4107801.h2. Interest expense: a. Interest on deposits: (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)450802.a.1(2) Nontransaction accounts: 	(2) Mortgage-backed securities		B489	0	1.d.2
pointcar subdivisions in the 0.5.)	(3) All other securities (includes securities issued by states and				
e. Interest income from trading assets406901.ef. Interest income on federal funds sold and securities purchased under agreements to resell402001.fg. Other interest income451801.g1.gh. Total interest income (sum of items 1.a.(6) through 1.g)4107801.h2. Interest expense:a. Interest on deposits:1.h1.h(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)45080(2) Nontransaction accounts:009302.a.2.a(a) Savings deposits (includes MMDAs)009302.a.2.b(b) Time deposits of \$100,000 or moreA51702.a.2.b(c) Time deposits of less than \$100,000A51802.a.2.cb. Expense of federal funds purchased and securities sold418002.bunder agreements to repurchase418002.b	political subdivisions in the U.S.)		4060	80	1.d.3
1. Interest income 4518 0 1.g g. Other interest income 4518 0 1.g h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 80 1.h 2. Interest expense: a. Interest on deposits: 1.h 2.a.1 (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 0 (2) Nontransaction accounts: 0093 0 2.a.2.a (a) Savings deposits (includes MMDAs) 0093 0 2.a.2.b (b) Time deposits of \$100,000 or more A517 0 2.a.2.c (c) Time deposits of less than \$100,000 A518 0 2.a.2.c b. Expense of federal funds purchased and securities sold 4180 2.b			4069	0	1.e
g. Other interest income interest income interest income h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 80 2. Interest expense: a. Interest on deposits: 1.h (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 0 (2) Nontransaction accounts: 4508 0 2.a.1 (2) Nontransaction accounts: 0093 2.a.2.a (a) Savings deposits (includes MMDAs) 0093 2.a.2.a (b) Time deposits of \$100,000 or more A517 0 (c) Time deposits of less than \$100,000 A518 0 b. Expense of federal funds purchased and securities sold 4180 0 under agreements to repurchase 4180 0	f. Interest income on federal funds sold and securities purchased under agreements	to resell	4020	0	1.f
11. Total interest income (sum of items 1.a.(b) through 1.g) a. Interest income (sum of items 1.a.(b) through 1.g) 2. Interest expense: a. Interest on deposits: a. Interest on deposits: (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 0 (2) Nontransaction accounts: 0093 0 2.a.1 (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 4180 0 2.b	g. Other interest income		4518	0	1.g
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: (2) Nontransaction accounts: 0093 0 2.a.2.a (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 4180 0 2.b	h. Total interest income (sum of items 1.a.(6) through 1.g)		4107	80	1.h
(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: 0093 0 2.a.2.a (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 4180 0 2.b (b) Time deposits to repurchase 4180 0 2.b	2. Interest expense:				
and telephone and preauthorized transfer accounts)450802.a.1(2) Nontransaction accounts:009302.a.2.a(a) Savings deposits (includes MMDAs)009302.a.2.a(b) Time deposits of \$100,000 or moreA51702.a.2.b(c) Time deposits of less than \$100,000A51802.a.2.cb. Expense of federal funds purchased and securities sold418002.bunder agreements to repurchase418002.b	a. Interest on deposits:				
and telephone and preauthorized transfer accounts)450802.a.1(2) Nontransaction accounts:009302.a.2.a(a) Savings deposits (includes MMDAs)009302.a.2.a(b) Time deposits of \$100,000 or moreA51702.a.2.b(c) Time deposits of less than \$100,000A51802.a.2.cb. Expense of federal funds purchased and securities sold418002.bunder agreements to repurchase418002.b	(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS	accounts,			
(a) Savings deposits (includes MMDAs)009302.a.2.a(b) Time deposits of \$100,000 or moreA51702.a.2.b(c) Time deposits of less than \$100,000A51802.a.2.cb. Expense of federal funds purchased and securities sold418002.bunder agreements to repurchase418002.b			4508	0	2.a.1
(a) Savings deposits (includes MMDAS) Includes MMDAS) Includes MMDAS) (b) Time deposits of \$100,000 or more A517 0 (c) Time deposits of less than \$100,000 A518 0 b. Expense of federal funds purchased and securities sold 4180 0 under agreements to repurchase 4180 0 2.b	(2) Nontransaction accounts:				
(c) Time deposits of \$100,000 of mole	(a) Savings deposits (includes MMDAs)		0093	0	2.a.2.a
b. Expense of federal funds purchased and securities sold under agreements to repurchase			A517	0	2.a.2.b
b. Expense of federal funds purchased and securities sold under agreements to repurchase			A518	0	2.a.2.c
under agreements to repurchase 2.b					
			4180	0	2.b
			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

Venet-to-date 2. Interest expense (continued): RI40 BI MI Too 4. Interest on subordinated notes and debentures 420 2.4 a. Total interest expense (sum of tems 2.a through 2.d) 4073 0 2.4 3. Net interest income (item 1.h mins 2.e) 4070 0 2.4 4. Provision for local and lease bosses 4230 423 4 5. Noninterest income: 4200 5.5 5.5 5.5 6. Trading revenue (2) 4220 5.c 4 7.11 Free and commissions from socurities brokenage CB86 6 5.4.1 7.11 Free and commissions from securities brokenage CB86 5.4.3 5 8.10 Intermiting income from insurance and reinsurance activities CB77 6 5.4.5 9.10 Free and commissions from and reinsurance activities CB77 5.5 5.1 9.10 Kesseving fees B402 5.5 5.1 1 9.10 toornitreest income* Means 5.3 1 1 1. Not print (Sossey) on sales of ohars and leases 511 5.1 1 <th></th> <th></th> <th>_</th>			_
2. Interest expense (continued): 420 2.d 4. Total interest on subordinated notes and debentures. 4200 2.e 5. Total interest succens (term 1.h minus 2.e) 4074 80 3 4. Provision from and lesse losses 4230 3 4 5. Service charges on deposit socurits 4000 12.216 S.a 5. Service charges on deposit socurits 4280 5.c 5.c c. Trading revenue (2) 4280 5.c 5.c c. Trading revenue (2) 4280 5.c 5.c.d (2) Investment banking, advisory, and underwriting fees and commissions from securities brokerage C387 G 5.d.1 (3) Fees and commissions from source activities C387 G 5.d.5 5.f.d.1 (4) Underwriting income from this instance and reinsurance activities C386 G 5.d.5 5.f.d.1 (5) Income from other instance activities C387 G 5.d.5 5.f.d.1 (6) Nicome from other instance activities C387 G 5.d.5 5.f.d.1 (7) Notariset socies on sales of other asset (sculding securities) P492 G 5.f.d.1 5.d.5 5.d.5		Year-to-date	
d. Interest on subordinated notes and debentures	Dollar Amounts in Thousands	RIAD Bil Mil Tho	u
d. Interest on subordinated notes and debentures	2. Interest expense (continued):		
e. Total interest exponse (sum of tems 2.a through 2.d) 4073 4074 80 3 3. Net interest income (item 1.h minus 2.e) 4074 80 3 4. hrovision for loan and lease losses. 4070 12.216 5.a 5. Noninterest income: 4080 0 5.b a. Income from fluciary activities (1) 4070 12.216 5.a c. Trading revenue (2) 4230 d 5.c c. Trading revenue (2) 4230 d 5.d.1 (2) Investment banking, advisory, and underwriting fees and 688 0 5.d.2 (3) Fees and commissions from annulty sales C386 0 5.d.4 (5) Income from other insurance activities C387 0 5.d.5 e. Venture captal revenue B491 0 5.f i. Net agains (losses) on sales of other asel exter owned 5.1 5.g i. Net agains (losses) on sales of other asel exter owned 5.1 5.d.1 i. Net agains (losses) on sales of other asel exter owned 5.1 5.d.1 i. Net agains (losses) on sales of other asel exter owned 5.1 5.d.1 i. Net agains (losses) on sales of other as		4200	0 2.d
3. Het interest income (item Lin minus 2.e) 4074 86 3 4. Provision for loan and lease losses 4070 12.216 5.a 5. Mointerest income: 4070 12.216 5.a a. Income from fiduciary activities (1) 4070 12.216 5.a b. Service charges on deposit accounts 4080 0 5.b c. Trading revenue (2) 6.20 5.d 5.d.1 (2) Investment banking, advisory, and underwriting fees and commissions from annulty sales C887 0 5.d.3 (3) Fees and commissions from annulty sales C387 0 5.d.4 (3) Income from other insurance activities C386 0 5.d.5 (4) Underwriting income from insurance activities C386 0 5.d.4 (5) Income from other insurance activities C386 0 5.d.5 (4) Underwriting income from insurance activities C386 0 5.d.1 (5) Income from other insurance activities C386 0 5.d.1 (4) Underwriting income from insurance activities C386 0 5.d.1 (5) Net gains (losses) on sales of other real estate owned 5416 0		4073	0 2.e
4. Provision for loan and lease losses	, , , , , , , , , , , , , , , , , , , ,		4074 80 3
a. Income from fiduciary activities (1) 4070 12.216 5.a b. Service charges on deposit accounts 4080 5.b c. Trading revenue (2) 6.c c. (1) Fees and commissions from accurities brokerage 6.c c. (2) Investment banking, advisory, and underwriting fees and 6.c commissions from annuity sales 6.c c. (3) Fees and commissions from annuity sales 6.c c. (4) Underwriting income and reinsurance activities 6.c c. (5) Income from other insurance activities 6.c c. (5) Income from other insurance activities 6.c c. (6) Income from other insurance activities 6.c c. (7) Net securitization income 7.c t. Net securitization income 7.c t. Net securitization income 7.c t. Net agains (losses) on sales of other assets (excluding securities) 7.c t. Net gains (losses) on sales of other assets (excluding securities) 7.c t. Net gains (losses) on available-for-sale securities 7.c t. Net gains (losses) on available-for-sale securities 7.c t. Noninterest income (sum of items 5.a through 5.1) 7.c t. (1) Condwill impairment losses for 7.c.1 (2) Amoritizent sequences 7.c t. (2) Amoritizent sequences 7.c t. (1) Condwill impairment losses for 7.c.1 (2) Amoritizent sequences 7.c t. (2) Amoritizent sequences 7.c t. (1) Condwill impairment losses for 7.c.1 (2) Amoritizent sequences 7.c t. (2) Amoritizent sequences 7.c t. (1) Condwill impairment losses for 7.c.1 (2) Amoritizent sequences 7.c t. (2) A			4230 0 4
a bask in contraction beometry outwest 4080 0 5.b b. Service charges on deposit accounts 4220 0 5.c c. Trading revenue (2) 4220 0 5.c d. (1) Fees and commissions from securities brokerage C865 0 5.d.1 (2) Investment banking, advisory, and underwriting fees and commissions from annuity seles C887 0 5.d.2 (3) Fees and commissions from annuity seles C887 0 5.d.3 (4) Underwriting income from insurance activities C386 0 5.d.4 (5) Income from other insurance activities C386 0 5.d.5 e. Venture capital revenue B491 0 5.e f. Net servicing fees B492 0 5.j g. Net securitization income B493 0 5.j i. Net gains (losses) on sales of other assets (excluding securities) B496 0 5.k i. Other noninterest income (sum of items 5.a through 5.1) 1000 1000 6.a 6. a. Realized gains (losses) on available for-sale securities 1321 0 6.a b. Realized gains (losses) for invalable for-sale securities 1325	5. Noninterest income:		
b. Service charges on deposit accounts 4080 0 5.b c. Trading revenue (2) A20 0 5.c d. (1) Fees and commissions from securities brokerage C286 5.d.1 (2) Investment banking, advisory, and underwriting fees and commissions from annuity sales C387 0 5.d.3 (3) Fees and commissions from annuity sales C387 0 5.d.3 (4) Underwriting income from the insurance and reinsurance activities C387 0 5.d.4 (5) Income from the insurance activities C387 0 5.d.5 e. Venture capital revenue 8491 0 5.e f. Net securitization income. 8493 0 5.g h. Net apins (losses) on sales of other assets (excluding securities) 8493 0 5.l h. Net gains (losses) on sales of other assets (excluding securities) 8496 0 5.l k. Vet gains (losses) on sales of other assets (excluding securities) 8497 0 5.l o. 3. Realized gains (losses) on available-for-sale securities 3136 4.D 6.D a. Salaries and employee benefits 4135 6.D47 7.a 6.D c. 10 Goodwi	a. Income from fiduciary activities (1)	4070 12,	216 5.a
c. Trading revenue (2) A220 d 5.c d. (1) Fees and commissions from securities brokerage G86 5.d.1 (2) Investment banking, advisory, and underwriting fees and commissions from annulty sales C387 6.d.2 (3) Fees and commissions from nulty sales C387 6.d.3 (4) Underwriting income from insurance activities C387 6.d.3 (5) Income from other insurance activities C387 6.d.5 (6) Income from other insurance activities C387 6.d.5 (7) Met securitization income B493 6.d.5 (8) Net securitization income B493 6.d.5 (1) Net gains (losses) on sales of loans and leases 5416 6.d.1 (2) Investing licible 5.i 5.i 5.i (2) Investing licible 5.i 5.i 5.i (2) Notificate licione* B496 6.i 5.i (3) Rees and employee benefits 6.a 8.a 8.alarles and employee benefits 4079 12.216 5.m (2) Anontizete sciences: 4135 6.047 7.e 7.c 7.c (2) Anontizete scicense and inguirment losses for other insers and fixed assets (ne		4080	0 5.b
c. 1) Test and outmissions storm southies outwide outgot commissions commissions (2) Investment banking, advisory, and underwriting fees and commissions commissions commissions (3) Fees and commissions from annuity sales cs88 cs.d.z (4) Underwriting income from insurance and reinsurance activities cs86 cs.d.z (5) Income from other insurance activities cs87 cs.d.s (a) Underwriting fees cs87 cs.d.s (b) Underwriting income b492 cs.d.s (c) Income from other insurance activities cs.d.s s.d.f.s (b) Not applicable b493 cs.d.s s.d.f.s (c) Not applicable s.d.f.s cs.d.s s.d.f.s (c) Other noninterest income (sum of items 5.a through 5.1) cs.d.s d.d.g.g.g.g.g.g.g.g.g.g.g.g.g.g.g.g.g.		A220	0 5.c
commissions C888 G 5.d.2 (3) Fees and commissions from anuulty sales C387 G 5.d.3 (4) Underwriting income from insurance and reinsurance activities C387 G 5.d.4 (5) Income from other insurance activities C387 G 5.d.4 (5) Income from other insurance activities C387 G 5.d.4 (5) Income from other insurance activities C387 G 5.d.5 e. Venture capital revenue B491 G 5.e F.d.4 (1) Mota applicable B492 G 5.i 5.i 1. Net gains (losses) on sales of other rasel stee owned 5416 G 5.i 1. Other noninterest income (sum of items 5.a through 5.1) B497 G 5.1 6. a. Realized gains (losses) on available for-sale securities 3196 4 6.a 1. Other noninterest expense: 3196 4 6.b 2. Anonitateria stand employee benefits and mortgage interest) 4217 108 7.c.1 (c) Anontization expense and fixed assets (net of rental income) 6.10 7.c.1		C886	0 5.d.1
commissions C888 G 5.d.2 (3) Fees and commissions from anuulty sales C387 G 5.d.3 (4) Underwriting income from insurance and reinsurance activities C387 G 5.d.4 (5) Income from other insurance activities C387 G 5.d.4 (5) Income from other insurance activities C387 G 5.d.4 (5) Income from other insurance activities C387 G 5.d.5 e. Venture capital revenue B491 G 5.e F.d.4 (1) Mota applicable B492 G 5.i 5.i 1. Net gains (losses) on sales of other rasel stee owned 5416 G 5.i 1. Other noninterest income (sum of items 5.a through 5.1) B497 G 5.1 6. a. Realized gains (losses) on available for-sale securities 3196 4 6.a 1. Other noninterest expense: 3196 4 6.b 2. Anonitateria stand employee benefits and mortgage interest) 4217 108 7.c.1 (c) Anontization expense and fixed assets (net of rental income) 6.10 7.c.1			
(4) Underwriting income from insurance and reinsurance activities C386 5.d.4 (5) Income from other insurance and reinsurance activities C387 C 5.d.4 (5) Income from other insurance activities C387 C 5.d.4 (5) Income from other insurance activities C387 C 5.d.4 (5) Income from other insurance activities C387 C 5.d.4 (6) Underwriting income from insurance activities C386 C 5.d.4 (7) Not applicable F416 C 5.i (8) Not applicable 5416 C 5.i (1) Not applicable 5416 C 5.i (2) Not gains (losses) on sales of other real estate owned 5415 C 5.i (1) Other onniherest income * B497 C 5.i (2) Notinterest income (sum of items 5.a through 5.l) 6.a A 6.a (2) Anontizets and employee benefits 4135 6.047 7.a (2) Anontizets and employee benefits 4135 6.047 7.c.1 (2) Anontizets and employee benefits 4092 751 7.d (3) Codowill impairment losses <t< td=""><td>commissions</td><td>C888</td><td>0 5.d.2</td></t<>	commissions	C888	0 5.d.2
(4) Underwriting income from insurance and reinsurance activities C387 G 5.d.4 (5) Income from other insurance activities C387 G 5.d.5 e. Venture capital revenue B491 G 5.e f. Net servicing fees. B492 G 5.f g. Net securitization income B493 G 5.g h. Not applicable 5.1 5.i 5.i i. Net gains (losses) on sales of other rasets (excluding securities) B496 G 5.k l. Other noninterest income (sum of items 5.a through 5.l) 6.a Realized gains (losses) on available-for-sale securities 3126 4.b 7. Noninterest expense: 3136 6.047 7.a 6.a a. Realized gains (losses) on available-for-sale securities 7.a 7.a 4032 6.b 7. Noninterest expense: C10 Goodwill impairment losses C216 Q 7.c.1 4031 6.047 a. Salaries and employee benefits G 7.c.2 4031 5.34 6.396 7.c.1 (2) Amortization expenses and impairment losses for other intangible asets C2216 Q 7.c.1 4031 5.334	(3) Fees and commissions from annuity sales	C887	0 5.d.3
(5) Income from other insurance activities C387 0 5.d.5 e. Venture capital revenue B491 0 5.e f. Net servicing fees B493 0 5.g g. Net securitization income B493 0 5.g h. Not applicable 5416 0 5.i i. Net gains (losses) on sales of obars and leases 5416 0 5.j 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) B497 0 5.j m. Total noninterest income* 4079 12.216 5.m not applicable 3136 6.dv 6.a s. Realized gains (losses) on available-for-sale securities 3136 6.dv 6.a o. Noninterest expense: 4135 6.047 7.a 7.a a. Salaries and employee benefits 4135 6.047 7.b 7.c.1 7.c.1 (2) Amortization expense and impairment losses for 7.c.1 7.d 7.c.2 7.d 7.e (2) Other noninterest expense* 4092 751 7.d		C386	0 5.d.4
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 5416 0 5.1 i. Net gains (losses) on sales of other real estate owned 54115 0 5.j k. Net gains (losses) on sales of other real estate owned 54115 0 5.j k. Net gains (losses) on sales of other reasets (excluding securities) B496 0 5.j k. Net gains (losses) on available-for-sale securities 321 0 6.a b. Realized gains (losses) on available-for-sale securities 3196 4 6.b 7. Noninterest expense: 4135 6.047 7.a 7.a a. Salaries and employee benefits 4135 6.047 7.a 7.a 7. J. Ordization expense and impairment losses for 7.a 7.a 7.a 7.a (2) Amortization expense (sum of items 7.a through 7.d) 4092 7.c1 4092 6.30 9 8. Income (loss) before income taxes and extraordinary items and other adjustments (tiem 8 minus item 9) 11 4300 5.34	(5) Income from other insurance activities	C387	0 5.d.5
f. Net servicing fees B492 0 5.f g. Net securitization income B493 0 5.g h. Not applicable 5415 0 5.i i. Net gains (losses) on sales of other real estate owned 5415 0 5.j k. Net gains (losses) on sales of other real estate owned 5415 0 5.j k. Net gains (losses) on sales of other asets (excluding securities) B497 0 5.i n. Total noninterest income* 8497 0 5.i m. Total noninterest income (sum of items 5.a through 5.1) 40.79 12.216 5.m 6. a. Realized gains (losses) on available-for-sale securities 3196 4 6.b 7. Noninterest expense: 4135 6.047 7.a 7.a 8. Salaries and employee benefits 4135 6.047 7.a 7.b 7. Locodwill impairment losses C216 0 7.c.1 7.d 9. Applicable income taxes and extraordinary items and other adjustments (on item 8) 7.c.2 7.d 4092 7.el 9. Applicable income taxes and extraordinary items and other adjustments, net of income taxes* 4002 5.39 8		B491	0 5.e
g. Net sector 5416 0 5.1 h. Net applicable 5416 0 5.1 i. Net gains (losses) on sales of other real estate owned 5415 0 5.1 k. Net gains (losses) on sales of other real estate owned 5415 0 5.1 k. Net gains (losses) on sales of other real estate owned 5415 0 5.1 w. Not applicable 8496 0 5.k l. Other noninterest income* B497 0 5.1 m. Total noninterest income* 8497 0 5.1 m. Total noninterest expense: 33196 4 6.b a. Salaries and employee benefits 4135 6.0.47 7.a b. Expenses of premises and fixed assets (net of rental income) 4217 108 7.b c. (1) Goodwill impairment losses C216 0 7.c.1 (2) Armoritzation expense and impairment losses for other intangible assets 6.a, 6.b, and 7.e) 4092 751 7.d e. Total noninterest expenses' 6.30 fore extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) 4092 751 7.d 9. Applicable income taxes (on ite		B492	0 5.f
h. Not applicable 5416 0 5.1 i. Net gains (losses) on sales of other real estate owned 5415 0 5.1 j. Net gains (losses) on sales of other real estate owned 5415 0 5.1 k. Net gains (losses) on sales of other assets (excluding securities) B496 0 5.k l. Other noninterest income* B497 0 5.1 m. Total noninterest income (sum of items 5.a through 5.1) 6.a 3196 4079 12.216 5.m 6. a. Realized gains (losses) on held-to-maturity securities 3196 4079 12.216 5.n a. Realized gains (losses) on available-for-sale securities 3196 4 6.b 7. Noninterest expense: 4135 6.047 7.a 6.a a. Salaries and employee benefits 4135 6.047 7.a 6.b 7. Noninterest expense: 6.10 7.c.1 7.a 7.b 7.c.1 (2) Amortization expense and impairment losses for other intangible assets. 6.232 0 7.c.2 7.c.2 4. Other noninterest expense* 4092 751 7.d 4093 6.906 7.e <td< td=""><td>g. Net securitization income</td><td>B493</td><td>0 5.g</td></td<>	g. Net securitization income	B493	0 5.g
i. Net gains (losses) on sales of other real estate owned 5415 c j. Net gains (losses) on sales of other real estate owned 5415 c k. Net gains (losses) on sales of other assets (excluding securities) E499 c l. Other noninterest income { 6497 c m. Total noninterest income (sum of items 5.a through 5.1) 6.a Realized gains (losses) on neld-to-maturity securities 3196 6.a b. Realized gains (losses) on available-for-sale securities 4135 6,047 7.a 7. Noninterest expense: 4135 6,047 7.a a. Salaries and employee benefits 4135 6,047 7.a b. Expenses of premises and fixed assets (net of rental income) 7.b 7.c.1 7.b (c. (1) Goodwill impairment losses (216 C 7.c.2 d. Other noninterest expense* (232 C 7.c.2 d. Other noninterest expense* (300 6,906 7.e e. Total noninterest expense* (301 5,394 8 9. Applicable income taxes (on item 8) (301 5,394 10 11. Extraordinary items and other adjustments (110 11 11			
her gains (losses) on sales of other assets (excluding securities) B496 0 5.k I. Other noninterest income* B497 0 5.1 m. Total noninterest income (sum of items 5.a through 5.1) B497 0 5.1 m. Total noninterest income* 3521 0 6.a b. Realized gains (losses) on available-for-sale securities 3196 4 6.b 7. Noninterest expense: 4135 6.047 7.a a. Salaries and employee benefits 4135 6.047 7.a b. Expenses of premises and fixed assets (net of rental income) 4217 108 7.b (excluding salaries and employee benefits and mortgage interest) 4217 108 7.c.1 (2) Amortization expense and impairment losses for other intangible assets 6.b, and 7.e) 7.d 7.d e. Total noninterest expense* 4092 751 7.d 9 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 5.394 8 9. Applicable income taxes (on item 8) 11 12 4300 5.394 12 11. Extraordinary items and other adjustments (i. Net gains (losses) on sales of loans and leases	5416	0 5.i
I. Other noninterest income* E497 C I. Other noninterest income (sum of items 5.a through 5.1) 4079 12,216 6. a. Realized gains (losses) on held-to-maturity securities 3521 0 b. Realized gains (losses) on available-for-sale securities 3196 4 7. Noninterest expense: 3196 4 a. Salaries and employee benefits 4135 6,047 7. a 7.a 7.b c. (1) Goodwill impairment losses C216 0 (2) Amortization expenses* 4092 7.51 d. Other noninterest expenses* 4092 7.51 d. Other noninterest expenses 4092 7.51 d. Other noninterest expenses 7.c.2 7.d e. Total noninterest expenses 4092 7.51 e. Total noninterest expenses (sum of items 7.a through 7.d) 4093 6.906 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 5.394 9. Applicable income taxes (on item 8) 4300 5.394 10 11. Extraordinary items and other adjustments (item 8 minus item 9) 111 6104 5.394	j. Net gains (losses) on sales of other real estate owned	5415	0 5.j
n. Total noninterest income (sum of items 5.a through 5.1)	k. Net gains (losses) on sales of other assets (excluding securities)	B496	0 5.k
a. Realized gains (losses) on held-to-maturity securities 3521 6.a. b. Realized gains (losses) on held-to-maturity securities 3196 4 7. Noninterest expense: 4135 6.047 a. Salaries and employee benefits 4135 6.047 b. Expenses of premises and fixed assets (net of rental income) 4217 108 (excluding salaries and employee benefits and mortgage interest) 4217 108 c. (1) Goodwill impairment losses C216 7.c.1 (2) Amortization expense and impairment losses for 7.d 7.d other intangible assets 7.d 7.d e. Total noninterest expense* 4092 751 7.d e. Total noninterest expense (sum of items 7.a through 7.d) 4093 6.906 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 5.394 8 9. Applicable income taxes (on item 8) 10 11 11 11 11 11 11. Extraordinary items and other adjustments, net of income taxes* 4300 5.394 12 12 11. Extraordinary items and other adjustments, net of income taxes*	I. Other noninterest income*	B497	0 5.1
a. Realized gains (losses) on available-for-sale securities 3196 4 b. Realized gains (losses) on available-for-sale securities 3196 4 c. Noninterest expense: 4135 6,047 a. Salaries and employee benefits 4135 6,047 b. Expenses of premises and fixed assets (net of rental income) 4 7.a (excluding salaries and employee benefits and mortgage interest) 4217 108 7.b c. (1) Goodwill impairment losses 0 7.c.1 7.c.1 (2) Amortization expense and impairment losses for other intangible assets C232 0 7.c.2 d. Other noninterest expense* 4092 751 7.d e. Total noninterest expense (sum of items 7.a through 7.d) 4093 6.906 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) 9 9 9 10. Income (loss) attributable to bank and noncontrolling (minority) 4300 5.394 4302 0 11 11. Extraordinary items and other adjustments, net of income taxes* 4300 5.394 10 11 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if	m. Total noninterest income (sum of items 5.a through 5.l)		4079 12,216 5.m
7. Noninterest expense: 4135 6,047 a. Salaries and employee benefits 4135 6,047 b. Expenses of premises and fixed assets (net of rental income) 4217 108 (excluding salaries and employee benefits and mortgage interest) 4217 108 c. (1) Goodwill impairment losses C216 0 (2) Amortization expense and impairment losses for other intangible assets C232 0 7.c.2 d. Other noninterest expense* 4092 751 7.d e. Total noninterest expense (sum of items 7.a through 7.d) 4093 6,906 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 5,394 8 9. Applicable income taxes (on item 8) 10 11 4300 5,394 10 11. Extraordinary items and other adjustments, net of income taxes* 4300 5,394 10 11. Extraordinary items 10 and 11) 11 11 5,394 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) 6103 0 13	6. a. Realized gains (losses) on held-to-maturity securities		3521 0 6.a
a. Salaries and employee benefits 4135 6,047 7.a b. Expenses of premises and fixed assets (net of rental income) 4217 108 7.b (excluding salaries and employee benefits and mortgage interest) 4217 108 7.b c. (1) Goodwill impairment losses C216 0 7.c.1 (2) Amortization expense and impairment losses for other initangible assets C232 0 7.c.2 d. Other noninterest expense* 4092 751 7.d e. Total noninterest expense (sum of items 7.a through 7.d) 4093 6,906 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 5,394 8 9. Applicable income taxes (on item 8) 4302 0 11 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 4300 5,394 10 11. Extraordinary items and other adjustments, net of income taxes* 4300 5,394 10 13. LESS: Net income (loss) attributable to bank and noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) G103 0 13	b. Realized gains (losses) on available-for-sale securities		3196 4 6.b
a. Solaries and employee benefits intervent intervent b. Expenses of premises and impolyee benefits and mortgage interest) 4217 108 (excluding salaries and employee benefits and mortgage interest) 4217 108 (c) Goodwill impairment losses C216 0 (c) Amortization expense and impairment losses for other intangible assets C232 0 (c) Amortization expenses 4092 751 7.d 4093 6,906 7.e 7.d 4093 6,906 7.e Total noninterest expense* 4092 751 7.d e. Total noninterest expense (sum of items 7.a through 7.d) 4093 6,906 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 5,394 8 9. Applicable income taxes (on item 8) 4300 5,394 10 11 11. Extraordinary items and other adjustments (item 8 minus item 9) 4320 0 11 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sim of items 10 and 11) 6104 5,394 12 13. LESS: Net income (loss) attributable to noncontrolling (min	7. Noninterest expense:		
(excluding salaries and employee benefits and mortgage interest)42171087.bc. (1) Goodwill impairment lossesC21607.c.1(2) Amortization expense and impairment losses for other intangible assetsC23207.c.2d. Other noninterest expense*40927517.de. Total noninterest expense (sum of items 7.a through 7.d)40936,9067.e8. 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)43015,39489. Applicable income taxes (on item 8)43005,3941010. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)43005,3941011. Extraordinary items and other adjustments (item 8 minus item 9)43005,3941012. Net income (loss) attributable to bank and noncontrolling (minority) interests (sim of items 10 and 11)1261045,3941213. 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)6103013	a. Salaries and employee benefits	4135 6,	047 7.a
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 (a) Other noninterest expense* 4092 751 7.d (b) Other noninterest expense 4093 6,906 7.e (c) Total noninterest expense 4093 6,906 7.e (c) Total noninterest expense 4093 6,906 7.e (c) Total noninterest expense (sum of items 7.a through 7.d)	b. Expenses of premises and fixed assets (net of rental income)		
(2) Amortization expense and impairment losses for other intangible assets C232 0 7.c.2 (2) Amortization expense and impairment losses for other intangible assets C232 0 7.c.2 (2) Amortization expense and impairment losses for other intangible assets C232 0 7.c.2 (2) Amortization expense for other intangible assets 4092 751 7.d (2) Amortization expense (sum of items 7.a through 7.d) 4093 6.906 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 5.394 8 9. Applicable income taxes (on item 8) 0 9 4302 0 9 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 4300 5.394 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 (sim of items 10 and 11) G104 5.394 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	(excluding salaries and employee benefits and mortgage interest)	4217	108 7.b
other intangible assetsC23207.c.2d. Other noninterest expense*40927517.de. Total noninterest expense (sum of items 7.a through 7.d)40936,9067.e8. 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)40936,9067.e9. Applicable income taxes (on item 8)943015,394810. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)43005,3941011. Extraordinary items and other adjustments, net of income taxes*43005,3941012. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)1161045,3941213. 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)G103013	c. (1) Goodwill impairment losses	C216	0 7.c.1
d. Other noninterest expense*	(2) Amortization expense and impairment losses for		
u. Outer Holimeterst expense (sum of items 7.a through 7.d) 4093 6,906 7.e e. Total noninterest expense (sum of items 7.a through 7.d) 4093 6,906 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 5,394 8 9. Applicable income taxes (on item 8) 4300 5,394 10 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) 4300 5,394 10 11. Extraordinary items and other adjustments, net of income taxes* 4300 5,394 10 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	other intangible assets	C232	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)	d. Other noninterest expense*	4092	
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) 4301 5,394 8 9. Applicable income taxes (on item 8) 9 10. Income (loss) before extraordinary items and other adjustments 4302 0 9 (item 8 minus item 9) 4300 5,394 10 11. Extraordinary items and other adjustments, net of income taxes* 4300 5,394 10 12. Net income (loss) attributable to bank and noncontrolling (minority) 6104 5,394 12 13. LESS: Net income (loss) attributable to noncontrolling (minority) 6103 0 13	e. Total noninterest expense (sum of items 7.a through 7.d)	_	4093 6,906 7.e
9. Applicable income taxes (on item 8)	8. Income (loss) before income taxes and extraordinary items and other		
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	_	4301 5,394 8
(item 8 minus item 9)		_	4302 0 9
11. Extraordinary items and other adjustments, net of income taxes*	10. Income (loss) before extraordinary items and other adjustments		
12. Net income (loss) attributable to bank and noncontrolling (minority) G104 5,394 12 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report G103 0 13		_	4300 5,394 10
interests (sum of items 10 and 11) G104 5,394 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	11. Extraordinary items and other adjustments, net of income taxes*	_	4320 0 11
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	12. Net income (loss) attributable to bank and noncontrolling (minority)		
interests (if net income, report as a positive value; if net loss, report as a negative value)			G104 5,394 12
as a negative value) 13	13. LESS: Net income (loss) attributable to noncontrolling (minority)		
14. Net income (loss) attributable to bank (item 12 minus item 13)43405,39414	as a negative value)		
	14. Net income (loss) attributable to bank (item 12 minus item 13)		4340 5,394 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	Year-to-d	ate
Dollar Amounts in Thousands	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
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)		
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	78 M.4
5. Number of full-time equivalent employees at end of current period (round to	Numb	
nearest whole number)	4150	13 M.5
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 5 percent of total loans.		
6. Interest and fee income on loans to finance agricultural production and other		
loans to farmers (included in Schedule RI, item 1.a.(5))	4024	N/A M.6
7. If the reporting institution has applied push down	RIAD YYYY/MM	
accounting this calendar year, report the date of the institution's acquisition (see institutions)(2)	9106 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum		
of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)		
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	Year-to-d	
preceding calendar year.	RIAD Bil Mil	
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
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)		
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives		
counterparties on the bank's derivative assets (included in Memorandum items 8.a.		
through 8.e above)	K090	N/A M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's		
derivative liabilities (included in Memorandum items 8.a. through 8.e above)	K094	N/A M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge		
credit exposures held outside the trading account:		
a. Net gains (losses) on credit derivatives held for trading	C889	0 M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0 M.9.b
10. To be completed by banks with \$300 million or more in total assets:(1)		
Credit losses on derivatives (see instructions)	A251	N/A M.10
11. Does the reporting bank have a Subchapter S election in effect for	RIAD YES / N	NO
federal income tax purposes for the current tax year?	A530 YES	6 M.11
	Year-to-d	ate
Memorandum item 12 is to be completed by banks that are required to complete Schedule	RIAD Bil Mil	
RC-C, part I, Memorandum items 8.b and 8.c.		
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family	F228	N/A M.12
residential properties (included in Schedule RI, item 1.a.(1)(a))	1220	N/A 11112

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

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

Schedule RI—Continued

Memoranda — Continued			Year-to-date	
	Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
Memorandum item 13 is to be completed by banks that have elected to accou	Int for			
assets and liabilities under a fair value option.				
13. Net gains (losses) recognized in earnings on assets and liabilities that are r	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 inc	come taxes)	J320	0	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI,	items 6.a and 6.b)			
(Memorandum item 14.a minus Memorandum item 14.b)		J321	0	M.14.c
Memorandum item 15 is to be completed by institutions with \$1 billion or more	2			
in total assets(1) that answered "Yes" to Schedule RC-E, Memorandum item 5.				
15. Components of service charges on deposit accounts in domestic offices				
(sum of Memorandum items 15.a through 15.d must equal				
Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those				
transaction account and nontransaction savings account deposit				
products intended primarily for individuals for personal, household, or				
family use		H032	N/A	M.15.a.
b. Consumer account periodic maintenance charges levied on those				
transaction account and nontransaction savings account deposit				
products intended primarily for individuals for personal, household, or				
family use		H033	N/A	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on				
those transaction account and nontransaction savings account				
deposit products intended primarily for individuals for personal,				
household, or family use		H034	N/A	M.15.c.
d. All other service charges on deposit accounts		H035	N/A	M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition			
and Income (i.e., after adjustments from amended Reports of Income)	3217	6,029	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	6,029	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	5,394	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	4,855	9
10. Other comprehensive income(1)	B511	-29	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	6,539	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

		(Column A)		(Column B)	
Part I includes charge-offs and recoveries through the	Ch	arge-offs(1)		Recoveries	
allocated transfer risk reserve.		Caler	idar yea	ar-to-date	
Dollar Amounts in Thousands	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:		-			
(1) 1-4 family residential construction loans	C891	C	C892	C	1.a.1
(2) Other construction loans and all land development		-			
and other land loans	C893	C	C894	C	1.a.2
b. Secured by farmland	3584	C	3585	C	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	C	5412	C	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:		r		r	
(a) Secured by first liens	C234	C	C217	C	1.c.2.a
(b) Secured by junior liens	C235	C	C218	C	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	C	3589	C	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	C	C896	C	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	C	C898	C	1.e.2
2. Loans to depository institutions and acceptances of other banks	4481	C	4482	C	2
3. Not applicable					
4. Commercial and industrial loans	4638	C	4608	C	4

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

Schedule RI-B—Continued

Part I—Continued			(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	(B515	0	5.a
b. Automobile Loans	K129	() K133	0	5.b
c. Other (includes revolving credit plans other than credit cards and					
other consumer loans)	K205	(K206	0	5.c
6. Loans to foreign governments and official institutions	4643	() 4627	0	6
7. All other loans (2)	4644	(4628	0	7
8. Lease financing receivables	4266	() 4267	0	8
9. Total (sum of items 1 through 8)	4635		4 605	0	9

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

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

		(Column A)		(Column B)	
	Cr	arge-offs(1)		Recoveries	
Memoranda			<i>,</i>	ar-to-date	
Dollar Amounts in Thousands	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
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)		r		1	
(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		r		1	
(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)		I			
(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		1			
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.			Calen	dar year-to-date	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not inclu	ded		RIAD	Bil Mil Thou	
in charge-offs against the allowance for loan and lease losses)			C388	N/A	M.4

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

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

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil Mil Thou]
1. Balance most recently reported for the December 31, 2014, Reports of Condition			
and Income (i.e., after adjustments from amended Reports of Income)	B522	C) 1
2. Recoveries (must equal part I, item 9, column B, above)	4605	C	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	C) 4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	C) 5
6. Adjustments* (see instructions for this schedule)	C233	C	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.

	ollar Amounts in Thousands	RIAD	Bil Mil Thou	
Memoranda				
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above		C435	0	M.1
Memorandum items 2 and 3 are to be completed by banks that (1) together with af	filiated			
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 allowance for uncollectible retail credit card fees and finance c	narges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fee	S			
and finance charges		C390	N/A	M.3
Memorandum item 4 is to be completed by all banks.				
4. Amount of allowance for post-acquisition credit losses on purchased credit impaired	ed 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

Provident Trust Company

Legal Title of Bank FDIC Certificate Number: 57404

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)

	Recor Indivi for Im Determi	mn A) ded Investment: dually Evaluated npairment and ned to be impaired 310-10-35)	Allow Indivi for In Determ	mn B) ance Balance: dually Evaluated npairment and ined to be impaired 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)		Recorded Investment: Allowance Purchased Credit- Purchased Impaired Loans Impaired		(Column F) Allowance Balar Purchased Credi Impaired Loans (ASC 310-30)	it-	
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Real estate loans:													
a. Construction loans	M708	N/A	M709	N/A	M710	N/A	M711	N/A	M712	N/A	M713	N/A	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

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

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

3. The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, Column E, must equal Schedule RC-C, part I,

Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, part II Memorandum item 4.

Schedule RI-E—Explanations

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

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

	ions for details.)		Year-to	o-date
	Dollar Amount	ts in Thousands	RIAD Bil	Mil Thou
Other nor	interest income (from Schedule RI, item 5.l)			
Itemize a	nd describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, i	tem 5.I:		
a.	Income and fees from the printing and sale of checks		C013	0
b.	Earnings on/increase in value of cash surrender value of life insurance		C014	0
с.	Income and fees from automated teller machines (ATMs)		C016	0
d.	Rent and other income from other real estate owned		4042	0
e.	Safe deposit box rent		C015	0
f.	Net change in the fair values of financial instruments accounted for under a fair va	alue option	F229	0
g.	Bank card and credit card interchange fees		F555	0
h.	Gains on bargain purchases		J447	0
TEXT				
4461			4461	0
4462			4462	0
4463			4463	0
Other nor	interest expense (from Schedule RI, item 7.d)			
Itemize a	nd describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, i	tem 7.d:		
a.	Data processing expenses		C017	0
b.	Advertising and marketing expenses		0497	0
с.	Directors' fees		4136	0
d.	Printing, stationery, and supplies		C018	0
e.	Postage		8403	0
f.	Legal fees and expenses		4141	0
g.	FDIC deposit insurance assessments		4146	0
h.	Accounting and auditing expenses		F556	0
i.	Consulting and advisory expenses		F557	0
j.	Automated teller machine (ATM) and interchange expenses		F558	0
k.	Telecommunications expenses		F559	0
TEXT				
. 4464	Financial Bond Insurance		4464	54
n. 4467			4467	0
n. 4468			4468	0
Extraordir	ary items and other adjustments and applicable income tax effect (from Schedule	RI,		
item 11) (itemize and describe all extraordinary items and other adjustments):			
	TEXT	_		
.) 4469			4469	0
2)	Applicable income tax effect	4486	0	
.) 4487			4487	0
2)	Applicable income tax effect	4488	0	
) 4489			4489	0
2)	Applicable income tax effect	4491	0	

Schedule RI-E—Continued

		`	Year-to-date
	Dollar Amounts in Thousands	RIAD	Bil Mil Thou
umulative effect of changes in accounting principles			
nd corrections of material accounting errors			
from Schedule RI-A, item 2) (itemize and describe all such effects):			
B526		B526	C
	· · · · · ·		
B527		B527	C
ther transactions with stockholders (including a parent holding com	nany)		<u> </u>
from Schedule RI-A, item 11) (itemize and describe all such transac			
TEXT			
4498		4498	
1100		4499	
djustments to allowance for loan and lease losses			
from Schedule RI-B, part II, item 6) (itemize and describe all adjust	ments):		
TEXT 4521		4521	1
		-	0
4522		4522	0
ther explanations (the space below is provided for the bank to brief	fly describe, at its option, any other		
ignificant items affecting the Report of Income):			
		RIAD	YES / NO
Comments?		4769	NO
			-
ther explanations (please type or print clearly; 750 character limit):			
TEXT (75 characters per line)			
4769			

Provident Trust Company			
Legal Title of Bank			
Waukesha			
City			
WI		53188	
State		Zip Code	
FDIC Certificate Number:	57404		

-

Consolidated Report of Condition for Insured Banks

and Savings Associations for December 31, 2015

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCON	Tril Bil Mil Thou	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin(1)		0081	2,133	1.a	
b. Interest-bearing balances(2)			0071	12	1.b
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	3,935	2.b
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	0	3.a
b. Securities purchased under agreements to resell(3)	B989	0	3.b		
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	0	4.a
b. Loans and leases, net of unearned income	B528	C			4.b
c. LESS: Allowance for loan and lease losses	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	0	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	459	10.a		
b. Other intangible assets (from Schedule RC-M)	0426	0	10.b		
11. Other assets (from Schedule RC-F)			2160	0	11
12. Total assets (sum of items 1 through 11)			2170	6,539	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				Tril Bil Mil Thou	
Liabilities					
13. Deposits:				-	
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)		-	2200	0	13.a
(1) Noninterest-bearing(4)			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	0	20
21. Total liabilities (sum of items 13 through 20)			2948	0	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.

	Dollar Amounts in Thousands	RCON	Tril Bil Mil Thou	1
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus		3838	0	23
24. Common stock		3230	400	24
25. Surplus (excludes all surplus related to preferred stock)		3839	1,667	25
26. a. Retained earnings		3632	4,419	26.a
b. Accumulated other comprehensive income(1)		B530	53	26.b
c. Other equity capital components (2)		A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)		3210	6,539	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	6,539	28
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	6,539	29
Memoranda				

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below th	at best describes the			
most comprehensive level of auditing work performed for the bank by independent external		RCON	Number	
auditors as of any date during 2014			N/A	M.1
1 = Independent audit of the bank conducted in accordance	4 = Directors' examination of the bank co	nducted	d in accordance v	vith

- 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.	RCON	MMDD]
2. Bank's fiscal year-end date	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 postretirement plan adjustments.

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

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

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

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:				
a. Cash items in process of collection and unposted debits		0020	N/A	1.a
b. Currency and coin		0080	N/A	1.b
2. Balances due from depository institutions in the U.S.:				1
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	e U.S.	0085	N/A	2.b
3. Balances due from banks in foreign countries and foreign central banks:				1
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, 2014, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity					Available-for-sale				
	((Column A)		(Column B)		(Column C)		(Column D)		
	An	nortized Cost		Fair Value	An	nortized Cost		Fair Value		
Dollar Amounts in Thousands	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	C	1287	0	1	
2. U.S. Government agency obligations										
(exclude mortgage-backed securities):										
a. Issued by U.S. Government-									1	
agencies(1)	1289	0	1290	0	1291	C	1293	0	2.a	
b. Issued by U.S. Government-									1	
sponsored agencies(2)	1294	0	1295	0	1297	C	1298	0	2.b	
3. Securities issued by states and									I	
political subdivisions in the U.S	8496	0	8497	0	8498	3,246	8499	3,299	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

	Held-to-maturity								
	(Column A)		(Column B)	((Column C)		(Column D)	
	Am	nortized Cost	Fair Value		Amortized Cost		Fair Value		
Dollar Amounts in Thousands	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		1		
(1) Guaranteed by GNMA	G300	0		(1	°	G303	0	4.a.1
(2) Issued by FNMA and FHLMC	G304	0	G305	(, ,	G307	0	4.a.2
(3) Other pass-through securities	G308	0	G309	(G310	C	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	(G314	C	G315	0	4.b.1
(2) Collateralized by MBS issued									
or guaranteed by									
U.S. Government agencies									
or sponsored agencies.(1)	G316	0	G317	(G318	C	G319	0	4.b.2
(3) All other residential									
MBS	G320	0	G321	(G322	C	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	-) K144		K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	() K148	C	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

	Held-to-maturity					Available-for-sale			
	((Column A)		(Column B)	(Column C)			(Column D)	
	Am	nortized Cost		Fair Value	An	nortized Cost		Fair Value	
Dollar Amounts in Thousands	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			1		1	I	1	1	
or sponsored agencies(1)	K150		K151	-	K152	,	K153	0	4.c.2.a
(b). All other commercial MBS	K154	0	K155	0	K156	C	K157	0	4.c.2.b
5. Asset-backed securities and									
structured financial products:									
a. Asset-backed					1		1	1	_
securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
b. Structured financial products:					I				
(1) Cash	G336	0	G337	C	G338	,	G339	0	5.b.1
(2) Synthetic	G340	0	G341	C	G342		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	-	1739		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	636	A511	636	7
8. Total (sum of items 1 through 7)									
(total of column A must equal									
Schedule RC, item 2.a) (total of									
column D must equal Schedule RC,									-
item 2.b)	1754	0	1771	0	1772	3,882	1773	3,935	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	0	M.2.a.1
(2) Over three months through 12 months	A550	602	M.2.a.2
(3) Over one year through three years	A551	1,746	M.2.a.3
(4) Over three years through five years	A552	797	M.2.a.4
(5) Over five years through 15 years	A553	154	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

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

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

Schedule RC-B—Continued

		Held-to	o-matur	ity		Availa	ble-for-s	sale]
Memoranda — Continued		(Column A)		(Column B)		(Column C)		(Column D)	
	An	nortized Cost		Fair Value	An	nortized Cost		Fair Value	
Dollar Amounts in Thousands	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			1		1	F	-		
issued by financial institutions	G348	0	G349	(G350		0 G351	0	M.6.a
b. Trust preferred securities									
issued by real estate			-		-	F	-		
investment trusts	G352	C	G353	(G354		0 G355	0	M.6.b
c. Corporate and					1		1		
similar loans	G356	C	G357	(G358		0 G359	0	M.6.c
d. 1-4 family residential MBS									
issued or guaranteed by									
U.S. government-sponsored					1		-		
enterprises (GSEs)	G360		G361	(G362		0 G363	0	M.6.d
e. 1-4 family residential									
MBS not issued or					1		-		
guaranteed by GSEs	G364		G365	(G366		0 G367	0	M.6.e
f. Diversified (mixed)									
pools of structured financial					0076			-	
products	G368	0	G369	(G370		0 G371	0	M.6.f
g. Other collateral or							0.00		
reference assets	G372	0	G373	(G374		0 G375	0	M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer			
risk reserve from amounts reported in this schedule. Report	(Column A)	(Column B)	
(1) loans and leases held for sale at the lower of cost or fair value,	To Be Completed	To Be Completed	
(2) loans and leases held for investment, net of unearned income, and	by Banks with	by All Banks	
(3) loans and leases accounted for at fair value under a fair value option.	\$300 Million or More	,	
Exclude assets held for trading and commercial paper.	in Total Assets(1)		
Dollar Amounts in Thousands	RCON Bil Mil Thou	RCON Bil Mil Thou	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans		F158 0	1.a.1
(2) Other construction loans and all land development and other land loans		F159 0	1.a.2
b. Secured by farmland (including farm residential and other improvements)		1420 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		1797 0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens		5367 0	1.c.2.a
(b) Secured by junior liens		5368 0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties		1460 0	1.d
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential			
properties		F160 0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties		F161 0	1.e.2
2. Loans to depository institutions and acceptances of other banks		1288 0	2
a. To commercial banks in the U.S.:			
(1) To U.S. branches and agencies of foreign banks	B532 N/A	4	2.a.1
(2) To other commercial banks in the U.S	B533 N/A	4	2.a.2
b. To other depository institutions in the U.S.	B534 N/A	4	2.b
c. To banks in foreign countries:			
(1) To foreign branches of other U.S. banks	B536 N/A		2.c.1
(2) To other banks in foreign countries	B537 N/A	\	2.c.2
3. Loans to finance agricultural production and other loans to farmers		1590 0	3
4. Commercial and industrial loans		1766 0	4
a. To U.S. addressees (domicile)	1763 N/A		4.a
b. To non-U.S. addressees (domicile)	1764 N/A	7	4.b
5. Not applicable			
6. Loans to individuals for household, family, and other personal expenditures			
(i.e., consumer loans) (includes purchased paper):			
a. Credit cards		B538 0	6.a
b. Other revolving credit plans		B539 0	6.b
c. Automobile Loans		K137 0	6.c
d. Other consumer loans (includes single payment and installment,			
loans other than automobile loans, and all student loans)		K207 0	6.d
7. Loans to foreign governments and official institutions			
(including foreign central banks)		2081 0	7
8. Obligations (other than securities and leases) of states and political subdivisions			
in the U.S		2107 0	8

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

Schedule RC-C—Continued

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

Memoranda

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

(3) Not applicable

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON Bil N	Mil Thou
1.f. (4) Loans to individuals for household, family, and oth	ner personal expenditures:		
(a) Credit Cards		К098	0 M.1.f.4(a)
(b) Automobile Loans		K203	0 M.1.f.4(b)
(c) Other (includes revolving credit plans other the	an credit cards and other consumer		
loans)		K204	0 M.1.f.4(c)
(5) Loans to foreign govenments and official instutuitie	ons	K212	0 M.1.f.5
(6) Other loans(1)		K267	0 M.1.f.6
Memorandum item 1.f.(6)(a) is to be completed by(2)	:		
- Banks with \$300 million or more in total assets			
- Banks with less than \$300 million in total 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 c	other loans to farmers included in		
Schedule RC_C,part I, Memorandum item 1.f.(6)	, above	K168	N/A M.1.f.6(a)
2. Maturity and repricing data for loans and leases (exclude	ding 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), o	column B, above) with a remaining maturity		
or next repricing date of:(3,4)			
(1) Three months or less		A564	0 M.2.a.1
(2) Over three months through 12 months		A565	0 M.2.a.2
(3) Over one year through three years		A566	0 M.2.a.3
(4) Over three years through five years		A567	0 M.2.a.4
(5) Over five years through 15 years		A568	0 M.2.a.5
(6) Over 15 years		A569	0 M.2.a.6
b. All loans and leases (reported in Schedule RC-C, par	t I, items 1 through 10, column B, above)		
EXCLUDING closed-end loans secured by first liens of			
(reported in Schedule RC-C, part I, item 1.c.(2)(a),	column B, above) with a remaining maturity		
or next repricing date of:(3,5)			
(1) Three months or less		A570	0 M.2.b.1
(2) Over three months through 12 months		A571	0 M.2.b.2
(3) Over one year through three years		A572	0 M.2.b.3
(4) Over three years through five years		A573	0 M.2.b.4
(5) Over five years through 15 years		A574	0 M.2.b.5
(6) Over 15 years		A575	0 M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I,	, items 1 through 10, column B, above)		
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	0 M.2.c
3. Loans to finance commercial real estate, construction, a	and land development activities		
(not secured by real estate)			
included in Schedule RC-C, part I, items 4 and 9, colun	nn B(6)	2746	0 M.3
4. Adjustable rate closed-end loans secured by first liens of			
(included in Schedule RC-C, part I, item 1.c.(2)(a), colu	umn B)	5370	0 M.4

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

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

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

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

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued Dollar Amounts in Thousands	RCON Bil I	Mil Thou	
5. To be completed by banks with \$300 million or more in total assets:(1)			
Loans secured by real estate to non-U.S. addressees (domicile)			
(included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837	N/A	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 Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C,			
part I, item 6.a	C391	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	C779	0	M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured			
by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	F230	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, 2014, that exceeded			
the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income			
(as reported in Schedule RC-C, part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on			
closed-end loans secured by 1–4 family residential properties	F231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family			
residential properties included in the amount reported in Memorandum item 8.a above	F232	N/A	M.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in			
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	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	F578	N/A	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)	F579	N/A	M.10.a.2
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties			
and extended under lines of credit	F580	N/A	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F581	N/A	M.10.a.3.b.1
(2) Secured by junior liens	F582	N/A	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F583	N/A	M.10.a.4
(5) Secured by nonfarm nonresidential properties	F584	N/A	M.10.a.5
b. Commercial and industrial loans	F585	N/A	M.10.b
c. Loans to individuals for household, family, and other personal			
expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F586	N/A	M.10.c.1
(2) Other revolving credit plans	F587	N/A	M.10.c.2
(3) Automobile loans	K196	N/A	M.10.c.3
(4) Other consumer loans	K208	N/A	M.10.c.4
d. Other loans	F589	N/A	M.10.d

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

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

	(Column A)	(Column B)	((Column C)	
	Fair value of		Gross Contractual		Best Estimate at		
	Ac	quired Loans		Amounts	Acqu	uisition Date of	
	an	d Leases at	Re	ceivable at	of Co	ontractual Cash	
	Acc	uisition Date	Acq	uisition Date	Flows	s Not Expected	
Dollar Amounts in Thousands					to	be Collected	
12. Loans (not subject to the requirements of	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
FASB ASC 310-30 (former AICPA Statement of							
Position 03-3)) and leases held for investment							
that were acquired in business combinations with							
acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	C	G092	0	G093	C	M.12.a
b. Commercial and industrial loans	G094	C	G095	C	G096	C	M.12.b
c. Loans to individuals for household, family, and							
other personal expenditures	G097	C	G098	C	G099	C	M.12.c
d. All other loans and all leases	G100	C	G101	C	G102	C	M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Memorandum item 13 is to be completed by banks that had construction	n, land development,and other land			
loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a,	, column B) that exceeded 100 percent			
of total risk-based capital (as reported in Schedule RC-R, Part B,item35.a	a,by advanced approaches			
institutions and in Schedule RC-R, Part I.A, item 21, by all other institution	ons)as of December 31, 2014.			
13. Construction, land development, and other land loans with interest rese	rves:			
a. Amount of loans that provide for the use of interest reserves (include	ded in			
Schedule RC-C, part I, item 1.a, column B)		G376	0	M.13.a
b. Amount of interest capitalized from interest reserves on constructio	n, land			
development, and other land loans that is included in interest and	fee income on loans	RIAD		
during the quarter (included in Schedule RI, item 1a.(1)(b))		G377	0	M.13.b
Memorandum item 14 is to be completed by all banks.		RCON		
14. Pledged loans and leases		G378	0	M.14
Memorandum item 15 is to be completed for the December report only.				
15. Reverse mortgages:				
a. Reverse mortgages outstanding that are held for investment				
(included in Schedule RC-C, item 1.c, above):		RCON	Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages_		J466	0	M.15.a.1
(2) Proprietary reverse mortgages		J467	0	M.15.a.2
b. Estimated number of reverse mortgage loan referrals to other lende	ers during			
the year from whom compensation has been received for services	performed			
in connection with the origination of the reverse mortgages:		RCON	Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages_		J468	0	M.15.b.1
(2) Proprietary reverse mortgages		J469	0	M.15.b.2
c. Principal amount of reverse mortgage originations that have been				
sold during the year:		RCON	Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages_		J470	0	M.15.c.1
(2) Proprietary reverse mortgages		J471	0	M.15.c.2

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	YES / NO	
6999	NO	1

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

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

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

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

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

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's			
"Loans secured by farmland (including farm residential and other improvements)" reported in			
Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's			
"Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C,			,
part I, item 3, haveoriginal amounts of \$100,000 or less (If your bank has no loans outstanding in	RCON	YES / NO	
both of these two loan categories, place an "X" in the box marked "NO.")	6860	NO	5

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

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

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

6. Report the total number of loans currently outstanding for each of the following	Nu	mber of Loans	
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	RCON		
of loans should NOT exceed \$100,000.)	5576	N/A	6.a
b. "Loans to finance agricultural production and other loans to farmers" in reported in			
Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans			
should NOT exceed \$100,000.)	5577	N/A	6.b

		(Column A)		(Column B)	
				Amount	
		Number		Currently	
		of Loans		Outstanding	
Dollar Amounts in Thousands	RCON		RCON	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including					
farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b					
(sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I,					
item 1.b):					
a. With original amounts of \$100,000 or less	5578	N/A	5579	N/A	7.a
b. With original amounts of more than \$100,000 through \$250,000	5580	N/A	5581	N/A	7.b
c. With original amounts of more than \$250,000 through \$500,000	5582	N/A	5583	N/A	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production					
and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of					
items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of \$100,000 or less	5584	N/A	5585	N/A	8.a
b. Withoriginal amounts of more than \$100,000 through \$250,000	5586	N/A	5587	N/A	8.b
c. With original amounts of more than \$250,000 through \$500,000	5588	N/A	5589	N/A	8.c

Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Assets				
1. U.S. Treasury securities		3531	N/A	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)_		3532	N/A	2
3. Securities issued by states and political subdivisions in the U.S		3533	N/A	3
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FN	MA. FHLMC.			
or GNMA	, -,	G379	N/A	4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies	s or sponsored			
agencies(1)(include CMOs, REMICs, and stripped MBS)	-	G380	N/A	4.b
c. All other residential MBS		G381	N/A	4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or s				
agencies(1)		K197	N/A	4.d
e. All other commercial MBS		K198	N/A	4.e
5. Other debt securities				
a. Structured financial products:				
(1) Cash		G383	N/A	5.a.1
(2) Synthetic		G384	N/A	5.a.2
(3) Hybrid		G385	N/A	5.a.3
b. All other debt securities		G386	N/A	5.b
6. Loans:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F604	N/A	6.a.1
(2) Secured by farmland (including farm residential and other improvem		F605	N/A	6.a.2
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential prop	perties			
and extended under lines of credit		F606	N/A	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens		F607	N/A	6.a.3.b.1
(2) Secured by funior liens		F611	N/A	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F612	N/A	6.a.4
(5) Secured by nonfarm nonresidential properties		F613	N/A	6.a.5
b. Commercial and industrial loans		F614	N/A	6.b
c. Loans to individuals for household, family, and other personal				
expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F615	N/A	6.c.1
(2) Other revolving credit plans		F616	N/A	6.c.2
(3) Automobile Loans		K199	N/A	6.c.3
(4) Other consumer loans		K210	N/A	6.c.4
d. Other loans		F618	N/A	6.d
7. and 8. Not applicable				
9. Other trading assets		3541	N/A	9
10. Not applicable				
11. Derivatives with a positive fair value		3543	N/A	11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC,		3545	N/A	12
Liabilities		RCON	Bil Mil Thou	
		3546	N/A	13.a
13. a. Liability for short positions		F624	N/A	13.b
b. Other trading liabilities		3547	N/A	13.5
		3548	N/A	15
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule	e KC, Itelii 15)	55-0	IN/A	15

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

Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands	RCON Bil	Mil Thou	
1. Unpaid principal balance of loans measured at fair value			
(reported in Schedule RC-D, items 6.a through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F625	N/A M	1.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	N/A M	1.1.a.2
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties			
and extended under lines of credit	F627	N/A M	1.1.a.3
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F628	N/A M	1.1.a.3
(2) Secured by junior liens	F629	N/A M	1.1.a.3
(4) Secured by multifamily (5 or more) residential properties	F630	N/A M	1.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A M	1.1.a.5
b. Commercial and industrial loans	F632	N/A M	1.1.b
c. Loans to individuals for household, family, and other personal			
expenditures (i.e., consumer loans) (includes purchased paper):			
	F633	N/A M	1.1.c.1
(1) Credit Cards(2) Other revolving credit plans	F634		1.1.c.2
	K200		1.1.c.3
(3) Automobile Loans	K211		1.1.c.4
(4) Other consumer loansd. Other loans	F636		1.1.d
d. Other loans	1050		
_ · · ·	F639	N/A M	1.2.a
a. Fair value	F640		1.2.b
b. Unpaid principal balance	1040		
3. Structured financial products by underlying collateral or reference assets (sum of			
Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1)			
through (3)):	G299	N/A M	1.3.a
a. Trust preferred securities issued by financial institutions	G332		1.3.b
b. Trust preferred securities issued by real estate investment trusts	G332		1.3.c
c. Corporate and similar loans	6333	IN/A	1.5.0
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored	6224	N/A M	1.3.d
enterprises (GSEs)	G334		1.3.e
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335		1.3.f
f. Diversified (mixed) pools of structured financial products	G651		1.3.g
g. Other collateral or reference assets	G652	N/A M	1.J.y
4. Pledged trading assets:			11-
a. Pleged securities	G387		1.4.a
b. Pledged Loans	G388	N/A M	1.4.b
lemorandum items 5 through 10 are to be completed by banks that reported average			
rading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding			
alendar quarters.			
5. Asset-backed securities:			
a. Credit card receivables	F643	1477	1.5.a
b. Home equity lines	F644		1.5.b
c. Automobile loans	F645		1.5.c
d. Other consumer loans	F646		1.5.d
e. Commercial and industrial loans	F647		1.5.e
f. Other	F648		1.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A M	1.6
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	F652	N/A M	1.7.a
b. Other	F653	N/A M	1.7.b
8. Loans pending securitization	F654	N/A M	1.8

Schedule RC-D - Continued

Memoranda - Continued

	Dollar Amounts in Thousands		ands F	RCON	Bil Mil Thou	
9.0	ther tra	ading assets (itemize and describe amounts included in Schedule RC-D, item 9,				
t	hat are	greater than \$25,000 and exceed 25 percent of the item): (1)				
		TEXT				
a.	F655	N/A		F655	N/A	M.9.a
b.	F656	N/A		F656	N/A	M.9.b
c.	F657	N/A		F657	N/A	M.9.c
10.	Other t	rading liabilities (itemize and describe amounts included in Schedule RC-D, item				
	13.b, tl	hat are greater than \$25,000 and exceed 25 percent of the item):				
		TEXT				
a.	F658	N/A		F658	N/A	M.10.a
b.	F659	N/A		F659	N/A	M.10.b
c.	F660	N/A		F660	N/A	M.10.c

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

				Nontransaction				
	Transaction Accounts			Accounts				
	(Column A) (Column B)			(Column C)				
	Total transaction			Memo: Total		Total		
	Accounts (Including		Demand Deposits(1)		osits(1)	l) Nontransaction		
	Total Demand		(Included in		Accounts			
Dollar Amounts in Thousands	Deposits)		Column A)		(Including MMDAs)			
Deposits of:	RCON	Bil Mil Thou	RCON	Bil Mil	Thou	RCON	Bil Mil Thou	
1. Individuals, partnerships, and corporations	B549	C				B550	0	1
2. U.S. Government	2202	C				2520	0	2
3. States and political subdivisions in the U.S.	2203	C				2530	0	3
4. Commercial banks and other depository								1
institutions in the U.S.	B551	C				B552	0	4
5. Banks in foreign countries	2213	C				2236	0	5
6. Foreign governments and official institutions								
(including foreign central banks)	2216	C				2377	0	6
7. Total (sum of items 1 through 6) (sum of								
columns A and C must equal Schedule RC,								1
item 13.a)	2215	C	2210		C	2385	0	7

Memoranda

Dollar Amounts in Thousands	RCON Bil Mil Thou	1
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835 (M.1.a
b. Total brokered deposits	2365 (M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):(2)		
(1) Brokered deposits of less than \$100,000	2343 (M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered		
retirement deposit accounts	J472 (M.1.c.2
d. Maturity data for brokered deposits:		
(1) Brokered deposits of less than \$100,000 with a remaining		
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243 (M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining		
maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219 (M.1.d.2
(3) Brokered deposits of more than \$250,000 with a remaining maturity		
of one year or less (included in Memorandum item 1.b above)	K220 (M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.		
reported in item 3 above which are secured or collateralized as required under state law)		
(to be completed for the December report only)	5590 (M.1.e
f. Estimated amount of deposits obtained through the use of deposit		
listing services that are not brokered deposits	K223 (M.1.f
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d		
must equal item 7, column C above):		
a. Savings deposits:		
(1) Money market deposit accounts (MMDAs)	6810 (M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352 (M.2.a.2
b. Total time deposits of less than \$100,000	6648 (M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473 (M.2.c
d. Total time deposits of more than \$250,000	J474 (M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts		
of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233 (M.2.e

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

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

Memoranda — Continued

Dollar Amounts in Thousands	RCON Bil Mil Thou]
3. Maturity and repricing data for time deposits of less than \$100,000:		
a. Time deposits of less than \$100,000 with a remaining maturity or		
next repricing date of:(1,2)		
(1) Three months or less	A579	M.3.a.1
(2) Over three months through 12 months	A580	M.3.a.2
(3) Over one year through three years	A581	M.3.a.3
(4) Over three years	A582	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less		
(included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)	A241	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:		
a. Time deposits of \$100,000 or more with a remaining maturity or		
next repricing date of:(1,4)		
(1) Three months or less	A584	M.4.a.1
(2) Over three months through 12 months	A585	M.4.a.2
(3) Over one year through three years	A586	M.4.a.3
(4) Over three years	A587	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less		
(included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	K221	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less		
(included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	K222	M.4.c
5. Does your institution offer one or more consumer deposit account products,		_
i.e., transaction account or nontransaction savings account deposit products	RCON YES / NO	
intended primarily for individuals for personal, household, or family use?	P752 NO	M.5
Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total		
assets(5) that answered "Yes" to Memorandum item 5 above.		_
Dollar Amounts in Thousands	RCON Bil Mil Thou	
6. Components of total transaction account deposits of individuals, partnerships, and corpora-		
tions (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):		
a. Total deposits in those noninterest-bearing transaction account deposit products		
intended primarily for individuals for personal, household, or family use	P753 N//	M.6.a

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

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

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

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

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

M.6.b

M.6.c

Schedule RC-E—Continued

Memoranda—Continued

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

Schedule RC-F—Other Assets

		RCON	Bil Mil Thou				
1. Acc	rued in	nterest receivable(1)			B556	0	1
	deferi		2148	0	2		
	erest-o						
a.	Mortga	A519	0	3.a			
		ge loans			A520	0	3.b
4. Eq	uity sec	curities that DO NOT have readily determinable fair values(4)			1752	0	4
5. Life	e insura	ance assets					
a.	Genera	l account life insurance assets			K201	0	5.a
b.	Separa	te account life insurance assets			K202	0	5.b
с.	Hybrid	K270	0	5.c			
6. All	other a	2168	0	6			
	a.	Prepaid expenses	2166	0			6.a
	b.	Repossessed personal property (including vehicles)	1578	0			6.b
	c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
	d.	Retained interests in accrued interest receivable related to					
		securitized credit cards	C436	0			6.d
	e.	FDIC loss-sharing indemnification assets	J448	0			6.e
	f.	Not Applicable					
	TEXT				,		
g.	3549		3549	0			6.g
h.	3550		3550	0			6.h
i.	3551		3551	0			6.i
7. Tot	al (sur	n of items 1 through 6) (must equal Schedule RC, item 11)			2160	0	7

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

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

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities

in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

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

Schedule RC-G—Other Liabilities

		ands	RCON	Bil Mil Thou			
1. a. 1	Interes	t accrued and unpaid on deposits(1)			3645	0	1.a
b.	Other e	3646	0	1.b			
		red tax liabilities(2)			3049	0	2
3. Allo	wance	for credit losses on off-balance sheet credit exposures			B557	0	3
4. All	other l	2938	0	4			
	a.	Accounts Payable	3066	C			4.a
	b.	b. Deferred compensation liabilities C011 0					4.b
	с.	Dividends declared but not yet payable	2932	C			4.c
	d.	Derivatives with a negative fair value held for purposes other than trading	C012	C			4.d
	TEXT						
e.	3552		3552	C			4.e
f.	3553		3553	C			4.f
g.	3554		3554	C			4.g
5. Tot	al (sur	n of items 1 through 4) (must equal Schedule RC, item 20)			2930	0	5

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

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

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Assets				
1. Interest-bearing balances due from depository institutions		3381	12	1
2. U.S. Treasury securities and U.S. Government agency obligations(2)				
(excluding mortgage-backed securities)		B558	0	2
3. Mortgage-backed securities(2)		B559	0	3
4. All other securities(2,3)				
(includes securities issued by states and political subdivisions in the U.S.)_		B560	3,934	4
5. Federal funds sold and securities purchased under agreements to resell		3365	0	5
6. Loans:				
a. Total loans		3360	0	6.a
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties		3465	0	6.b.1
(2) All other loans secured by real estate		3466	0	6.b.2
c. Commercial and industrial loans		3387	0	6.c
d. Loans to individuals for household, family, and other personal expenditu	Ires:			
(1) Credit cards		B561	0	6.d.1
(2) Other (includes revolving credit plans other than credit cards, autom	iobile loans,			
and other consumer loans)		B562	0	6.d.2
7. To be completed by banks with \$100 million or more in total assets:(4)				
Trading assets		3401	N/A	7
8. Lease financing receivables (net of unearned income)		3484	0	8
9. Total assets(5)		3368	9,044	9
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits,		2405		10
NOW accounts, ATS accounts, and telephone and preauthorized transfer a	accounts)	3485	0	10
11. Nontransaction accounts:		DEC2		11 -
a. Savings deposits (includes MMDAs)		B563	0	11.a
b. Time deposits of \$100,000 or more		A514	0	11.b
c. Time deposits of less than \$100,000		A529	0	11.c
12. Federal funds purchased and securities sold under agreements to repurcha	se	3353	0	12
13. To be completed by banks with \$100 million or more in total assets:(4)				
Other borrowed money (includes mortgage indebtedness and obligations u		2255		10
capitalized leases)		3355	N/A	13

Memorandum

	Dollar Amounts in Thousands	RCON	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 loar 	15		
to finance agricultural production and other loans to farmers			
(Schedule RC-C, part I, item 3) exceeding 5 percent of total loa	ans.		
1. Loans to finance agricultural production and other loans to farr	ners	3386	N/A

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter,

or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

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

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

- (4) The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Legal Title of Bank FDIC Certificate Number: 57404

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.

	Do	ollar Amounts in	Thousa	inds	RCON	Bil Mil Thou	
1. Unused commitments:							
a. Revolving, open-end lines secured by 1-4 family residential proper	rties, e.g.,	home equity lin	es		3814	0	1.a
Items 1.a.(1) and 1.a.(2) are to be completed for the December	report only	ly.					
(1) Unused commitments for Home Equity Conversion Mortgage (
mortgages outstanding that are held for investment (include		J477	0	1.a.(1)			
(2) Unused commitments for proprietary reverse mortgages outst							
that are held for investment (included in item 1.a above)		J478	0	1.a.(2)			
b. Credit card lines					3815	0	1.b
Items 1.b.(1) and 1.b.(2) are to be completed by banks with eith	ier \$300 m	nillion or more					
in total assets or \$300 million or more in credit card lines.(1)							
(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)							
(1) Unused consumer credit card lines					J455	N/A	1.b.(1)
(2) Other unused credit card lines					J456	N/A	1.b.(2)
c. Commitments to fund commercial real estate, construction, and la	nd develo	pment loans:					
(1) Secured by real estate:							
(a) 1–4 family residential construction loan commitments					F164	0	1.c.1.a
(b) Commercial real estate, other construction loan, and land							
development loan commitments					F165	0	1.c.1.b
(2) NOT secured by real estate		6550	0	1.c.2			
d. Securities underwriting					3817	0	1.d
e. Other unused commitments:							
(1) Commercial and industrial loans					J457	0	1.e.(1)
(2) Loans to financial institutions		J458	0	1.e.(2)			
(3) All other unused commitments					J459	0	1.e.(3)
2. Financial standby letters of credit					3819	0	2
Item 2.a is to be completed by banks with \$1 billion or more in total	assets.(1))			-		-
 Amount of financial standby letters of credit conveyed to others 			3820	N//			2.a
3. Performance standby letters of credit					3821	0	3
Item 3.a is to be completed by banks with \$1 billion or more in total		-	2022		-		2 -
a. Amount of performance standby letters of credit conveyed to othe			3822	N//			3.a
4. Commercial and similar letters of credit					3411	0	4
5. Not applicable							
6. Securities lent and borrowed:							
a. Securities lent (including customers' securities lent where the cust					3433		6 7
Indemnified against loss by the reporting bank)					3432	0	6.a. 6.b.
b. Securities borrowed				<u> </u>	3432	U	0.0.
		Column A) d Protection		(Column B) sed Protection			
7. Credit derivatives:	<u> </u>	Bil Mil Thou	RCON	Bil Mil Thou	-		
a. Notional amounts:	C968			Dir [Pili] Thou			7.a.(1)
(1) Credit default swaps	C970	0			2		7.a.(1) 7.a.(2)
(2) Total return swaps	2		7.a.(2) 7.a.(3)				
(3) Credit options			7.a.(3) 7.a.(4)				
(4) Other credit derivativesb. Gross fair values:	1		, .u.(1)				
			7.b.(1)				
(1) Gross positive fair value	C219 C220	0	-				7.b.(1)
(2) Gross negative fair value		0			1		, 151(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 June 30, 2014, Report of Condition.

Schedule RC-L—Continued

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

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

					RCON	Bil Mil Thou	
8 Sn	ot fore	ign exchange contracts			8765	0	8
•	other			-			
	this ite	3430	0	9			
01							
	a.	Not applicable.					
	b.	Commitments to purchase when-issued securities	3434	0			9.b
	с.	Standby letters of credit issued by another party (e.g., a Federal Home					
		Loan Bank) on the bank's behalf	C978	0			9.c
		TEXT					
d.	3555		3555	0			9.d
e.	3556		3556	0			9.e
f.	3557		3557	0			9.f
10. All	other of	off-balance sheet assets (exclude derivatives) (itemize and describe each compone	nt				
of	this ite	m over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")			5591	0	10
		TEXT					
	<u>a.</u>	Commitments to sell when-issued securities	3435	0			10.a
b.	5592		5592	0			10.b
с.	5593		5593	0			10.c
d.	5594		5594	0			10.d
e.	5595		5595	0			10.e

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

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest	Foreign	Equity	Commodity	
Derivatives Position Indicators	Rate	Exchange	Derivative	and Other	
	Contracts	Contracts	Contracts	Contracts	
12. Gross amounts (e.g., notional amounts)					
(for each column, sum of items 12.a through	Tril Bil Mil Thou				
12.e must equal sum of items 13 and 14):	RCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts	0	0	0	0	12.a
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts	0	0	0	0	12.b
c. Exchange-traded option contracts:	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1
	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options	0	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1
	RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options	0	0	0	0	12.d.2
	RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps	0	0	0	0	12.e
13. Total gross notional amount of	RCON A126	RCON A127	RCON 8723	RCON 8724	
derivative contracts held for trading	0	0	0	0	13
14. Total gross notional amount of					
derivative contracts held for	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
purposes other than trading	0	0	0	0	14
a. Interest rate swaps where the bank	RCON A589				
has agreed to pay a fixed rate	0				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value	0	0	0	0	15.a.1
	RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value	0	0	0	0	15.a.2
b. Contracts held for purposes other					
than trading:	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value	0			0	15.b.1
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	15 6 2
(2) Gross negative fair value	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)

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

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

Schedule RC-M—Memoranda

Dollar Amounts	n Thousa	nds	RCON	Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests			6164	0	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount o	f				
all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	RCON	Number			
of total capital as defined for this purpose in agency regulations	6165		0		1.b
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			3164	0	2.a
(1) Estimated fair value of mortgage servicing assets	A590		0		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets			B026	0	2.b
c. All other identifiable intangible assets			5507	0	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	0	2.d
3. Other real estate owned:					
a. Construction, land development, and other land			5508	0	3.a
b. Farmland			5509	0	3.b
c. 1-4 family residential properties			5510	0	3.c
d. Multifamily (5 or more) residential properties			5511	0	3.d
e. Nonfarm nonresidential properties			5512	0	3.e
f. Foreclosed properties from "GNMA loans"			C979	0	3.f
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			2150	0	3.g
4. Not Applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of:(1)					
(a) One year or less			F055	0	5.a.1.a
(b) Over one year through three years			F056	0	5.a.1.b
(c) Over three years through five years			F057	0	5.a.1.c
(d) Over five years			F058	0	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item					
5.a.(1)(a) above)(2)			2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)			F059	0	5.a.3
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less			F060	0	5.b.1.a
(b) Over one year through three years			F061	0	5.b.1.b
(c) Over three years through five years			F062	0	5.b.1.c
(d) Over five years			F063	0	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in					
item 5.b.(1)(a) above(4)			B571	0	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, iten	n 16)		3190	0	5.c

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

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

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-M—Continued

6. Does the reporting bank sell private label or third party mutual funds and annuities 8599 NO 6 7. Assets under the reporting bank's management in proprietary mutual funds and annuities 8570 113.200 7 8. Internet Web site addresses and physical office trade names: a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com) 8.a b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.bi2)(1) 8.b.1 (1) 1000 1000 8.b.1 (2) 1000 1000 8.b.1 (3) 1000 1000 8.b.1 (2) 1000 1000 8.b.1 (3) 1000 1000 8.b.1 (4) 1000 1000 8.b.1 (5) 1000 1000 8.b.1 (5) 1000 1000 8.b.1 (5) 1000 1000 8.b.1 (6) 1000 1000 8.b.1 (7) 10000 1000	Dollar Amounts in Thousands RCOM	YES / NO]
2. Assets under the reporting bank's management in proprietary mutual funds and annuities B570 113.206 7 8. Internet Web site addresses and physical office trade names: a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com) 8.a Base for the public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.bi2)(1) 8.b (1) Base 8.b (2) Base 8.b (3) Base 8.b (4) Base 8.b (5) Base 8.b.1 (6) Base 8.b.5 (7) Base 8.b.1 (6) Base 8.b.2 (7) Base 8.b.1 (8) Base 8.b.1 (7) Base 8.b.4 (8) Base 8.b.1 (7) Base 8.b.1 (8) Base 8.b.1 (7) Base 8.b.1 (8) Base 8.b.1 (1) Base 8.b.1 (6. Does the reporting bank sell private label or third party mutual funds and annuities?B569	NO] 6
A resceed balled for experimental and management in programmed in the induced of an	RCOM	Bil Mil Thou	Ì
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com) 8.a b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1) 8.b (1) 1024 8.b.1 (2) 1025 8.b.2 (3) 1025 8.b.3 (4) 1025 8.b.4 (5) 1025 8.b.5 (6) 1025 8.b.6 (7) 1025 8.b.6 (8) 1025 8.b.7 (8) 1025 8.b.7 (8) 1025 8.b.7 (9) 1025 8.b.7 (8) 1025 8.b.7 (9) 1025 8.b.7 (10) 1026 8.b.10 (11) 1029 8.c.11 (12) 1029 8.c.11 (13) 1029 8.c.11 (14) 1029 8.c.11 (15) 1029 8.c.11 (16) 1029 8.c.11	7. Assets under the reporting bank's management in proprietary mutual funds and annuitiesB570	113,206	, 7
Image: Second	8. Internet Web site addresses and physical office trade names:		
b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebark.biz):(1) 8.b.1 (1) 1533 8.b.2 (2) 1533 8.b.3 (3) 1533 8.b.3 (4) 1533 8.b.4 (5) 1533 8.b.5 (6) 1533 8.b.5 (7) 1533 8.b.6 (8) 1533 8.b.7 (9) 1533 8.b.7 (10) 1533 8.b.7 (11) 1533 8.c.1 (12) 1533 8.c.1 (13) 1533 8.c.1 (14) 1533 8.c.1 (15) 1533 8.c.1 (16) 1533 8.c.1 (16) 1533 8.c.1 (15) 1533 <	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: v	vww.examplebank	.com)
b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebark.biz):(1) 8.b.1 (1) 1533 8.b.2 (2) 1533 8.b.3 (3) 1533 8.b.3 (4) 1533 8.b.4 (5) 1533 8.b.5 (6) 1533 8.b.5 (7) 1533 8.b.6 (8) 1533 8.b.7 (9) 1533 8.b.7 (10) 1533 8.b.7 (11) 1533 8.c.1 (12) 1533 8.c.1 (13) 1533 8.c.1 (14) 1533 8.c.1 (15) 1533 8.c.1 (16) 1533 8.c.1 (16) 1533 8.c.1 (15) 1533 <	TEXT 4087 http://www.provtrust.com		8.a
deposit from the public, if any (Example: www.examplebank.biz).(1) 8.b.1 (1) 1023 8.b.1 (2) 1023 8.b.2 (3) 1023 8.b.3 (4) 1024 8.b.1 (5) 1025 8.b.5 (6) 1025 8.b.7 (7) 1025 8.b.7 (8) 1025 8.b.7 (8) 1025 8.b.7 (8) 1025 8.b.7 (8) 1025 8.b.7 (9) 1025 8.b.7 (10) 1025 8.b.7 (11) 1024 8.c.1 11) 1024 8.c.1 12) 1025 8.c.1 13) 1024 8.c.1 14) 1025 8.c.1 15) 1025 8.c.1 16) 1025 8.c.1			-
(1) 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 1			
(1) 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 1	TEO1	-	0 5 1
3) 153 8.b.3 (3) 153 8.b.4 (4) 153 8.b.4 (5) 155 8.b.5 (6) 155 8.b.5 (7) 153 8.b.4 (8) 153 8.b.5 (7) 153 8.b.5 (8) 153 8.b.7 (8) 153 8.b.7 (8) 153 8.b.7 (8) 153 8.b.8 (9) 153 8.b.7 (8) 153 8.b.9 (10) 153 8.b.9 (11) 153 8.b.10 (2) 153 8.c.1 (2) 153 8.c.1 (2) 153 8.c.3 (3) 153 8.c.4 (5) 153 8.c.4 (7) 153 8.c.5 (11) 153 8.c.5 (22) 153 8.c.5 (3) 153 8.c.5 (6) 153 8.c.5			- 8.D.1
(4) TESS 8.b.4 (5) TESS 8.b.5 (6) TESS 8.b.5 (6) TESS 8.b.6 (7) TESS 8.b.7 (8) TESS 8.b.7 (8) TESS 8.b.7 (9) TESS 8.b.7 (10) TESS 8.b.7 (11) TESS 8.b.7 (12) TESS 8.b.7 (13) TESS 8.b.7 (14) TESS 8.b.7 (15) TESS 8.b.7 (10) TESS 8.b.7 (11) TESS 8.c.1 (12) TESS 8.c.1 (13) TESS 8.c.1 (14) TESS 8.c.1 (15) TESS 8.c.1 (15) TESS 8.c.2 (16) TESS 8.c.3 (17) TESS 8.c.4 (18) TESS 8.c.4 (18) TESS 8.c.5 (19) TES	(2) 1528		8.b.2
(4) TESS 8.b.4 (5) TESS 8.b.5 (6) TESS 8.b.5 (6) TESS 8.b.6 (7) TESS 8.b.7 (8) TESS 8.b.7 (8) TESS 8.b.7 (9) TESS 8.b.7 (10) TESS 8.b.7 (11) TESS 8.b.7 (12) TESS 8.b.7 (13) TESS 8.b.7 (14) TESS 8.b.7 (15) TESS 8.b.7 (10) TESS 8.b.7 (11) TESS 8.c.1 (12) TESS 8.c.1 (13) TESS 8.c.1 (14) TESS 8.c.1 (15) TESS 8.c.1 (15) TESS 8.c.2 (16) TESS 8.c.3 (17) TESS 8.c.4 (18) TESS 8.c.4 (18) TESS 8.c.5 (19) TES	(3) N528	Г	8.b.3
(5) 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 10000 1000 1000		 ¬	-
(a) 1000 1000 8.b.6 (b) 1000 8.b.7 (c) 1000 1000 (c) 1000 1000 (c) 1000 1000 (c) 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 10000 1000 <t< td=""><td></td><td></td><td>- ^{8.D.4}</td></t<>			- ^{8.D.4}
(7) T622 8.b.7 (8) T628 8.b.8 (9) T628 8.b.8 (9) T628 8.b.9 (10) T629 8.b.9 (10) T629 8.b.10 c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: 8.c.11 (1) T629 8.c.2 8.c.3 (3) T629 8.c.3 8.c.3 (4) T629 8.c.4 8.c.4 (5) T629 8.c.5 8.c.5 (6) T629 8.c.6 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: 8.c.06 9 a. Amount of "Gederal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 10.a 10. be the bank act as trustee or custodian for Individual Retireme	(5) N528]	8.b.5
(7) N223 8.b.7 (8) N228 8.b.8 (9) N228 8.b.9 (10) N228 8.b.9 (10) N228 8.b.9 (10) N228 8.b.9 (11) N228 8.b.9 (11) N228 8.b.10 c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: 8.c.1 (2) N229 8.c.2 8.c.3 (3) N529 8.c.3 8.c.3 (4) N529 8.c.4 8.c.4 (5) N529 8.c.5 8.c.6 (6) N529 8.c.6 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: RCON Bill Mil Thou probes do to 10.b 10.a a. Amount of "Federal	(6) N528	٦	8.b.6
(8) TEOD 8.b.8 (9) TEOD 8.b.9 (10) TEOD 8.b.9 (10) TEOD 8.b.9 (10) TEOD 8.b.9 (10) TEOD 8.b.10 c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: 8.c.1 (1) TEOD 8.c.2 8.c.3 (2) TEOD 8.c.3 (3) TEOD 8.c.3 (4) TEOD 8.c.4 (5) TEOD 8.c.5 (6) TEOD 8.c.5 (7) TEOD 8.c.4 (8) TEOD 8.c.5 (9) TEOD 8.c.5 (10) TEOD 8.c.4 (5) TEOD 8.c.5 (6) TEOD 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 4088 NO 9 10. Secured liabilities: RCON	TE07	<u>א</u>	
(9) NS28 8.b.9 (10) NS28 8.b.10 c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: 8.c.1 (1) NS29 8.c.2 (3) NS29 8.c.3 (4) NS29 8.c.4 (5) NS29 8.c.4 (6) NS29 8.c.6 9 0.529 8.c.6 (6) NS29 8.c.7 (7) NS29 8.c.7 (8) NS29 8.c.3 (9) NS29 8.c.3 (10) NS29 8.c.4 (2) NS29 8.c.5 (6) NS29 8.c.6 9 0.5 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: 8.c.6 10.a a. Amount of "Other borrowings" that are secured (included in Schedule RC, item 14.a) 10.a 10. Does the bank act as trustee			- 0.0.7
(10) TE10 Install 8.b.10 c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: 8.c.1 (1) Install Install 8.c.1 (2) Install 8.c.1 8.c.1 (2) Install 8.c.1 8.c.2 (3) Install 8.c.1 8.c.3 (4) Install 8.c.3 8.c.4 (5) Install 8.c.4 8.c.5 (6) Install 8.c.6 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? RCON YES / NO 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) FO64 0 10.a 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health RCON YES / NO 10.b 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11			- ^{8.b.8}
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: (1) IF01 8.c.1 (2) IF02 8.c.2 (3) IF23 8.c.3 (4) IF23 8.c.4 (5) IF03 8.c.4 (6) IF23 8.c.5 (6) IF23 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? RCON YES / NO 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 4088 NO 9 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10.a 11. Does the bank at a trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? I1 11 12 Does the bank provide custody, safekeeping, or other services involving the acceptance of 11	(9) N528	<u> </u>	8.b.9
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: (1) IF01 8.c.1 (2) IF02 8.c.2 (3) IF23 8.c.3 (4) IF23 8.c.4 (5) IF03 8.c.4 (6) IF23 8.c.5 (6) IF23 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? RCON YES / NO 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 4088 NO 9 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10.a 11. Does the bank at a trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? I1 11 12 Does the bank provide custody, safekeeping, or other services involving the acceptance of 11	TE10 (10) N528	Г	8.b.10
institution's physical offices at which deposits are accepted or solicited from the public, if any: (1) Image: Constraint of the second se			-
(2) TEO2 NS29 8.c.2 (3) NS29 8.c.3 (4) TEO3 NS29 8.c.4 (5) NS29 8.c.4 (6) TEO5 8.c.5 (7) TEO5 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10. b Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? 11 10.b 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11 11			
(2) TEO2 NS29 8.c.2 (3) NS29 8.c.3 (4) TEO3 NS29 8.c.4 (5) NS29 8.c.4 (6) TEO5 8.c.5 (7) TEO5 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10. b Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? 11 10.b 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11 11	TEO1	-	9 c 1
(3) TE03 NS29 8.c.3 (4) TE04 NS29 8.c.4 (5) NS29 8.c.4 (6) TE05 8.c.5 (6) NS29 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 4088 NO 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 4088 NO 9 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10.a 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? G463 YES 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11 11 11	(-)		- 0.0.1
(4) Image: Step in the state is a second of the st	(2) 1529		8.c.2
(4) TE04 N529 8.c.4 (5) TE05 N529 8.c.5 (6) TE06 N529 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 a. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 10.a 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? RCON YES / NO 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11 11	(3) N529	7	8.c.3
(1) IE05 8.c.5 (5) IE05 8.c.6 (6) IE06 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: RCON Bil Mil Thou a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? RCON YES / NO 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11 11	TE04	 ר	8c4
(6) TEO6 N529 8.c.6 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? 9 10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) 80 10. Amount of "Other borrowings" that are secured (included in Schedule RC, item 14.a) 10.a 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? RCON YES / NO 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11			-
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? RCON YES / NO 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? RCON YES / NO 4088 NO 9 10. Secured liabilities: RCON Bil Mil Thou 10.a a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10.a b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 10.b 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? RCON YES / NO 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11			- 8.c.5
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? RCON YES / NO 4088 NO 9 10. Secured liabilities: RCON Bil Mil Thou 10.a a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10.a 10. b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 10.b 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? RCON YES / NO G463 YES 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11 11	(6) TE06 N529	7	8.c.6
bank's customers to execute transactions on their accounts through the Web site? 4088 NO 9 10. Secured liabilities: RCON Bil Mil Thou 10.a a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health RCON YES / NO 10.a savings Accounts, and other similar accounts? G463 YES 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11		YES / NO	j
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10.a b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 10.b 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? RCON YES / NO 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11		NO	9
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064 0 10.a b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) F065 0 10.b 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health RCON YES / NO 10.a 10.b 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of Image: Constant of the service of t		Bil Mil Thou]
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health RCON YES / NO Savings Accounts, and other similar accounts? G463 YES 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of 11	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) F064	-	
Savings Accounts, and other similar accounts? G463 YES 11 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of International custody 11	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	C) 10.b
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of		,	•
		YES	11
		NO	12

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

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

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

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

Legal Title of Bank FDIC Certificate Number: 57404

E C

Schedule RC-M—Continued

b. Other real estate owned (included in Schedule RC, item 7): (1) Construction, land development, and other land K187 0 13.b.(1) (2) Farmland K188 0 13.b.(2) (3) 1-4 family residential properties K189 0 13.b.(3) (4) Multifamily (5 or more) residential properties K190 0 13.b.(4) (5) Nonfarm nonresidential properties K191 0 13.b.(5) (6) Not applicable K192 0 13.b.(7) (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) K192 0 13.b.(7) above that is proteced by FDIC loss-sharing agreements X192 0 13.b.(7) c. Debt securities (included in Schdule RC, items 2.a and 2.b) J461 0 13.c d. Other assets (exclude FDIC loss-sharing indemnification assets) J462 0 13.d 14. Captive insurance aubsidiaries: 13.d 14.a a. Total assets of captive reinsurance subsidiaries(1) K193 0 14.a b. Total assets of captive reinsurance subsidiaries(1) K194 0 14.b Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. K193 0 14.b Is. Qualified Thrift Lender. IIII IIIII IIIII IIIII IIIIII a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test IIIIII IIIIII IIIIIII b. Has the institution use the RS DBLA test, enter 2) IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
(1) Construction, rand development, and other rand 13.b.(1) (2) Farmland K188 0 (3) 1-4 family residential properties K189 0 (3) 1-4 family residential properties K190 0 (4) Multifamily (5 or more) residential properties K190 0 (5) Nonfarm nonresidential properties K191 0 (6) Not applicable K192 0 (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) 13.b.(2) above that is proteced by FDIC loss-sharing agreements K192 0 (a) Other assets (exclude FDIC loss-sharing indemnification assets) J461 0 14. Captive insurance and reinsurance subsidiaries(1) K193 0 14. Captive insurance subsidiaries(1) K194 14.a 14. b Total assets of captive reinsurance subsidiaries(1) K194 14.b Item 15 is to be completed by institutions that are required or have elected to be 14.b 14.b Itemate as a Qualified Thrift Lender. K194 14.b 15. Qualified Thrift Lender. 13.a 14.b 16. Other have beeving been in compliance? Number 15.a <td< td=""><td>b. Other real estate owned (included in Schedule RC, item 7):</td><td></td><td></td><td></td></td<>	b. Other real estate owned (included in Schedule RC, item 7):			
(2) Familation K189 (1) (3) 1-4 family residential properties K189 (1) (4) Multifamily (5 or more) residential properties K190 (1) (5) Nonfarm nonresidential properties K191 (1) (6) Not applicable (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) (8) above that is proteced by FDIC loss-sharing agreements K192 (1) (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) (1) (1) (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) (1) (1) (1) (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) (1) (1) (1) (1) (6) Not applicable (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	(1) Construction, land development, and other land	-	0	13.b.(1)
(3) 1-4 family residential propertiesK189C13.b.(3)(4) Multifamily (5 or more) residential propertiesK190C13.b.(3)(5) Nonfarm nonresidential propertiesK191C13.b.(4)(5) Nonfarm nonresidential propertiesK191C13.b.(5)(6) Not applicable(7) Portion of covered other real estate owned included in items 13.b.(1) through (5)K192Cabove that is proteced by FDIC loss-sharing agreementsK192C13.b.(7)above that is proteced by FDIC loss-sharing indemnification assets)J461C13.c14. Captive insurance and reinsurance subsidiaries:J462C13.da. Total assets of captive insurance subsidiaries(1)K193C14.ab. Total assets of captive reinsurance subsidiaries(1)K194C14.a15. to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.K194C14.b15. Goulified Thrift Lender (CTL) test:a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)L133N/Ab. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its mostI5.b	(2) Farmland	K188	0	13.b.(2)
(4) Multahing (50 more idential properties 13.0.(4) (5) Nonfarm nonresidential properties 13.b.(5) (6) Not applicable 13.b.(5) (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) 13.b.(5) above that is proteced by FDIC loss-sharing agreements K192 0 (13.b.(7) 13.b.(7) 13.b.(7) c. Debt securities (included in Schdule RC. items 2.a and 2.b) 1461 0 (14. Captive insurance and reinsurance subsidiaries: 13.d 14. (2. Captive insurance and reinsurance subsidiaries(1) K193 0 (3. Total assets of captive reinsurance subsidiaries(1) K193 14.a (4. a) 14.a 14.a 14. b Iterate as a Qualified Thrift Lender. 14.b 15. Qualified Thrift Lender. 14.b 14.b 15. Qualified Thrift Lender. 14.b 14.b 16. Thermal Revenue Service Domestic Building and Loan RCON Number Association (IRS DBLA) test to determine its QTL compliance? RCON Number (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) L133 N/A b. Has the institution been in compliance with the HOLA QT		K189	0	13.b.(3)
(b) Nothann Holesbehala properties 13.b.(3) (c) Not applicable (c) Not applicable (c) Debt securities (included in Schdule RC. items 2.a and 2.b) (c) Not applicable (d) Other assets (exclude FDIC loss-sharing indemnification assets) (c) 13.c 14. Captive insurance and reinsurance subsidiaries: (c) 13.d 14. Captive insurance and reinsurance subsidiaries(1) (c) 13.d 14. Captive insurance subsidiaries(1) (c) 13.d 14. a (c) Not assets of captive reinsurance subsidiaries(1) (c) 14.a 15. to to be completed by institutions that are required or have elected to be (c) Number 15. Qualified Thrift Lender. (c) Number (c) Number 15. Qualified Thrift Lender (QTL) test: (c) Number (c) Number a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test (c) Number (c) Nich (S) DBLA) test to	(4) Multifamily (5 or more) residential properties		0	13.b.(4)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) Image: the state owned included in items 13.b.(1) through (5) above that is proteced by FDIC loss-sharing agreements Image: the state owned included in state state owned included in items 13.b.(1) through (5) c. Debt securities (included in Schdule RC. items 2.a and 2.b) J461 Image: the state owned included in state state state owned included in state state state state state state state owned included in state s	(5) Nonfarm nonresidential properties	K191	0	13.b.(5)
above that is proteced by FDIC loss-sharing agreements K192 13.b.(7) c. Debt securities (included in Schdule RC. items 2.a and 2.b) 1461 0 d. Other assets (exclude FDIC loss-sharing indemnification assets) 1461 0 14. Captive insurance and reinsurance subsidiaries: 13.d a. Total assets of captive insurance subsidiaries(1) K193 0 b. Total assets of captive reinsurance subsidiaries(1) K194 0 Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. 14.b 15. Qualified Thrift Lender (QTL) test: a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan RCON Number Association (IRS DBLA) test to determine its QTL compliance? L133 N/A 15.a b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most RCON YES / NO 15.b	(6) Not applicable			
above that is protected by PDC loss-sharing agreements 13.D(7) c. Debt securities (included in Schdule RC. items 2.a and 2.b) 13.d d. Other assets (exclude FDIC loss-sharing indemnification assets) 1461 0 14. Captive insurance and reinsurance subsidiaries: 13.d a. Total assets of captive insurance subsidiaries(1) 14.a b. Total assets of captive reinsurance subsidiaries(1) K193 0 Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. 14.a 15. Qualified Thrift Lender (QTL) test: 14.b 14.b a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan RCON Number Association (IRS DBLA) test to determine its QTL compliance? 11.33 N/A 15.a b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most RCON YES / NO 15.a 15.b 15.b 15.b 15.b	(7) Portion of covered other real estate owned included in items 13.b.(1) through (5)			
c. Debt sectifies (included in schudie RC, items 2.4 and 2.0) J462 J462 J462 J362 d. Other assets (exclude FDIC loss-sharing indemnification assets) J462 J462 J362 <	above that is proteced by FDIC loss-sharing agreements	-	0	
14. Captive insurance and reinsurance subsidiaries: Image: subsidiaries insurance subsidiaris insurance subsidis insurance subsidiaries i	c. Debt securities (included in Schdule RC. items 2.a and 2.b)		0	
a. Total assets of captive insurance subsidiaries(1) K193 14.a b. Total assets of captive reinsurance subsidiaries(1) K194 0 Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. 14.b 15. Qualified Thrift Lender (QTL) test: a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan RCON Number Association (IRS DBLA) test to determine its QTL compliance? I.133 N/A 15.a b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most RCON YES / NO 15.a	d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
a. Total assets of captive instituation subsidiaries (1) K194 0 b. Total assets of captive reinsurance subsidiaries (1) K194 0 Item 15 is to be completed by institutions that are required or have elected to be K194 0 treated as a Qualified Thrift Lender. 15. Qualified Thrift Lender (QTL) test: 14. b a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test Image: Complete Complet	14. Captive insurance and reinsurance subsidiaries:		-	
b. Hotal assets of captive reinstance substances (1)	a. Total assets of captive insurance subsidiaries(1)	K193	0	14.a
treated as a Qualified Thrift Lender. 15. Qualified Thrift Lender (QTL) test: a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most	b. Total assets of captive reinsurance subsidiaries(1)	K194	0	14.b
15. Qualified Thrift Lender (QTL) test: a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan RCON Association (IRS DBLA) test to determine its QTL compliance? RCON (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) L133 N/A b. Has the institution been in compliance with the HOLA QTL test as of RCON YES / NO each month end during the quarter or the IRS DBLA test for its most RCON YES / NO	Item 15 is to be completed by institutions that are required or have elected to be			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) RCON Number L133 N/A b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most Is.a	treated as a Qualified Thrift Lender.			
or the Internal Revenue Service Domestic Building and Loan RCON Number Association (IRS DBLA) test to determine its QTL compliance? RCON Number (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) L133 N/A b. Has the institution been in compliance with the HOLA QTL test as of RCON YES / NO each month end during the quarter or the IRS DBLA test for its most NUMER 15.a	15. Qualified Thrift Lender (QTL) test:			
Association (IRS DBLA) test to determine its QTL compliance? RCON Number (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) L133 N/A b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most RCON YES / NO	a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test			
Association (IRS DBLA) test to determine its QTL compliance? Its and test (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) L133 N/A b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most Its and test	or the Internal Revenue Service Domestic Building and Loan			
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most	Association (IRS DBLA) test to determine its QTL compliance?	RCON	Number	
each month end during the quarter or the IRS DBLA test for its most	(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133	N/A	15.a
	b. Has the institution been in compliance with the HOLA QTL test as of			
recent taxable year, as applicable? 15.b	each month end during the quarter or the IRS DBLA test for its most	RCON	YES / NO	
	recent taxable year, as applicable?	L135	N/A	15.b

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-M—Continued

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only. 16. International remittance transfers offered to consumers:(1)

(a) As of the report date, did your institution offer to consumers in any state any of

the following mechanisms for sending international remittance transfers? RCON YES / NO 16.a.1 (1) International wire transfers N518 NO 16.a.1 (2) International ACH transactions N518 NO 16.a.2 (3) Other proprietary services operated by your institution N519 NO 16.a.3 (4) Other proprietary services operated by another party N520 NO 16.a.4 b. Did your institution provide more than 100 international remittance transfers in the previous calendar year odes your institution stitution stitution estimate that it will provide more than 100 international remittance transfers in the current report, in the current report or, if item 16.b is not required to be completed. NS21 N/A 16.b Items 16.c and 16.d are to be completed by institution stimates 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 remittance transfers using the mechanisms described in items 16.a.1(1), (2), and (3) above is the mechanism that your institution did not provide any international remittance transfers in the report date. RCON Number vour institution, enter 3. If your institution estimates accounted for the largest number of international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) RCON Number vour institution, enter 3. If	(a) As of the report date, did your institution offer to consumers in any state any of			
(1) International ACH transactions N518 NO 16.a.2 (2) International ACH transactions N518 NO 16.a.2 (3) Other proprietary services operated by your institution N519 NO 16.a.3 (4) Other proprietary services operated by another party N520 NO 16.a.4 b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? N521 N/A Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed. N521 N/A 16.b c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution provide during the two calendar quarters ending on the report date. (For international wire transfers, neter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution do not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism described in the report date, enter 0.) RCON Number NS22 N/A 16.c (1) Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date: NS23	the following mechanisms for sending international remittance transfers?	RCON	YES / NO	
(2) International ACH transactions N518 NO 16.a.2 (3) Other proprietary services operated by your institution N519 NO 16.a.3 (4) Other proprietary services operated by another party N520 NO 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? NS21 N/A 16.a.4 Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report, in the most recent prior report in which item 16.b was required to be completed. NS21 N/A 16.b c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution provide 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 of the report date, enter 0.) RCON Number NS22 N/A 16.c. d. Estimated number of international remittance transfers International RCON Number 16.c.d. (2) Estimated number of international remittance transfers International and that your institution during the two calendar quarters ending on the report date. (International anemittance transfers provided by your insti	(1) International wire transfers	N517	NO	
(4) Other proprietary services operated by your institution NS20 NO (4) Other proprietary services operated by another party			NO	
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? N521 N/A 16.b Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed. NS21 N/A 16.b c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution provided during the two calendar quarters ending on the report date. (For international wite 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 is the two calendar quarters ending on the report date, enter 0.) RCON Number d. Estimated number of international remittance transfers provided by your institution during the two calendar quarters ending on the report date: N522 N/A 16.d.1 (2) Estimated dular value of international remittance transfers. N523 N/A 16.d.1 (2) Estimated dular value of international remittance transfers. N524 N/A 16.d.1 (3) Estimated number of remittance transfers for which your Number 16.d.2 16.	(3) Other proprietary services operated by your institution	N519	NO	16.a.3
previous calendar year or does your institution estimate that it will provide more N521 N/A 16.b Items 16.c and 16.d are to be completed by institutions that answerd "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in Items 16.c and 16.d are to be completed by institutions that answerd "Yes" to item 16.b in Items 16.c and 16.d are to be completed by explicit to be completed. Items 16.c and 16.d are to be completed by explicit to be completed. Items 16.c and 16.d are to be completed in the current report, in c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date. N522 N/A 16.c (1) Estimated number of international remittance transfers	(4) Other proprietary services operated by another party	N520	NO	16.a.4
than 100 international remittance transfers in the current calendar year? N521 N/A 16.b Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed. Items 16.c and 16.d are to be completed by assistive to be completed. Items 16.c and 16.d are to be completed by assistive to be completed. Items 16.a (1), (2), and (3) above is the mechanism 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 optended by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date. RCON Number 16.c (1) Estimated number of international remittance transfers N523 N/A 16.d.1 16.d.2 (2) Estimated dollar value of international remittance transfers N524 N/A 16.d.2 (3) Estimated number of remittance transfers for which your Number 16.d.2	b. Did your institution provide more than 100 international remittance transfers in the			
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the current report or, if item 16.b was required to be completed. c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) RCON Number nb22 N/A 16.c 16.c (1) Estimated number of international remittance transfers N523 N/A (2) Estimated dollar value of international remittance transfers N524 N/A (3) Estimated number of remittance transfers for which your Number 16.d.2	previous calendar year or does your institution estimate that it will provide more			
the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed. c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) 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 (1) Estimated number of international remittance transfers (2) Estimated dollar value of international remittance transfers (3) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your	than 100 international remittance transfers in the current calendar year?	N521	N/A	16.b
the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed. c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) 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 (1) Estimated number of international remittance transfers (2) Estimated dollar value of international remittance transfers (3) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your				
the most recent prior report in which item 16.b was required to be completed. c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) 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 (3) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your (4) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your (4) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (4) Estimated number of international remittance transfers (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your	Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) d. Estimated number and dollar value of international remittance transfers provided (1) Estimated number of international remittance transfers (2) Estimated dollar value of international remittance transfers (3) Estimated number of remittance transfers for which your	the current report or, if item 16.b is not required to be completed in the current report, in			
the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) 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 (2) Estimated dollar value of international remittance transfers (3) Estimated number of remittance transfers for which your (2) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your (4) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (6) Estimated number of remittance transfers for which your (7) Estimated number of remittance transfers for which your (8) Estimated number of remittance transfers for which your (9) Estimated number of remittance transfers for which your (1) Estimated number of remittance transfers for which your (1) Estimated number of remittance transfers for which your (2) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your (4) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transf	the most recent prior report in which item 16.b was required to be completed.			
the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) 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 (2) Estimated dollar value of international remittance transfers (3) Estimated number of remittance transfers for which your (2) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your (4) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (6) Estimated number of remittance transfers for which your (7) Estimated number of remittance transfers for which your (8) Estimated number of remittance transfers for which your (9) Estimated number of remittance transfers for which your (1) Estimated number of remittance transfers for which your (1) Estimated number of remittance transfers for which your (2) Estimated number of remittance transfers for which your (3) Estimated number of remittance transfers for which your (4) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transfers for which your (5) Estimated number of remittance transf				
international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) 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	c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is			
quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) Number d. Estimated number and dollar value of international remittance transfers provided N/A by your institution during the two calendar quarters ending on the report date: N/A (1) Estimated number of international remittance transfers N523 N/A Bil Mil Thou N/A 16.d.1 (2) Estimated dollar value of international remittance transfers N524 N/A (3) Estimated number of remittance transfers for which your Number 16.d.2	the mechanism that your institution estimates accounted for the largest number of			
international ACH transactions, enter 2; for other proprietary services operated by Image: Constitution of the services operated by your institution, enter 3. If your institution did not provide any international RCON Number remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) RCON Number above during the two calendar quarters ending on the report date, enter 0.) N522 N/A 16.c d. Estimated number and dollar value of international remittance transfers provided Image: Constant operation of the service operation operatio	international remittance transfers your institution provided during the two calendar			
your institution, enter 3. If your institution did not provide any international RCON Number remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) RCON Number above during the two calendar quarters ending on the report date, enter 0.) N/A N/A 16.c d. Estimated number and dollar value of international remittance transfers provided N/A 16.c 16.d.1 (1) Estimated number of international remittance transfers N523 N/A 16.d.1 (2) Estimated dollar value of international remittance transfers N524 N/A 16.d.2 (3) Estimated number of remittance transfers for which your N524 N/A 16.d.2	quarters ending on the report date. (For international wire transfers, enter 1; for			
remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) RCON Number above during the two calendar quarters ending on the report date, enter 0.) N522 N/A d. Estimated number and dollar value of international remittance transfers provided N522 N/A by your institution during the two calendar quarters ending on the report date: N523 N/A 16.c (1) Estimated number of international remittance transfers N523 N/A 16.d.1 (2) Estimated dollar value of international remittance transfers N524 N/A 16.d.2 (3) Estimated number of remittance transfers for which your Number 16.d.2 16.d.2	international ACH transactions, enter 2; for other proprietary services operated by			
remittance transfers using the mechanisms described in terms 10.a.(1), (2), and (3) N522 N/A 16.c above during the two calendar quarters ending on the report date, enter 0.) N522 N/A 16.c d. Estimated number and dollar value of international remittance transfers provided N523 N/A 16.c (1) Estimated number of international remittance transfers N523 N/A 16.d.1 (2) Estimated dollar value of international remittance transfers N524 N/A 16.d.2 (3) Estimated number of remittance transfers for which your N524 N/A 16.d.2	your institution, enter 3. If your institution did not provide any international			
above during the two calendar quarters ending on the report date, enter 0.7 Image: Constraint of the report date of the	remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3)		Number	
by your institution during the two calendar quarters ending on the report date: (1) Estimated number of international remittance transfers N523 N/A 16.d.1 (2) Estimated dollar value of international remittance transfers N524 N/A 16.d.2 (3) Estimated number of remittance transfers for which your Number 16.d.2 16.d.2	above during the two calendar quarters ending on the report date, enter 0.)	N522	N/A	16.c
(1) Estimated number of international remittance transfers N523 N/A 16.d.1 (2) Estimated dollar value of international remittance transfers N524 N/A 16.d.2 (3) Estimated number of remittance transfers for which your Number 16.d.2	d. Estimated number and dollar value of international remittance transfers provided			
(1) Estimated number of international remittance transfers Bil Mil Thou (2) Estimated dollar value of international remittance transfers N524 N/A (3) Estimated number of remittance transfers for which your Number 16.d.2	by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers Bil Mil Thou (2) Estimated dollar value of international remittance transfers N524 N/A (3) Estimated number of remittance transfers for which your Number 16.d.2				
(2) Estimated dollar value of international remittance transfers N524 N/A 16.d.2 (3) Estimated number of remittance transfers for which your Number 16.d.2	(1) Estimated number of international remittance transfers	N523		16.d.1
(3) Estimated number of remittance transfers for which your			Bil Mil Thou	
(5) Estimated humber of remittance transfers for which you	(2) Estimated dollar value of international remittance transfers	N524		16.d.2
institution applied the temporary exception N/A 16.d.3	(3) Estimated number of remittance transfers for which your		Number	
	institution applied the temporary exception	N527	N/A	16.d.3

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

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

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

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

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

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

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

Schedule RC-N—Continued

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

the amounts reported in items 1 through 8.					r –		
		(Column A)		(Column B)		(Column C)	
		Past due		Past due 90		Nonaccrual	
) through 89	l d	ays or more			
	d	ays and still		and still			
Dellas Assessate in These and		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
10. Loans and leases reported in items 1 through 8 above							
that are wholly or partially guaranteed by the U.S.							
Government, excluding loans and leases covered by	1/02.6		1/027	l .	1/020		10
loss-sharing agreements with the FDIC	K036		K037		K038	0	10
a. Guaranteed portion of loans and leases included in	1/020		1/0.40	l .	1/0.44		10 -
item 10 above, excluding rebooked "GNMA loans"	K039		K040		K041	0	10.a
b. Rebooked "GNMA loans" that have been							
repurchased or are eligible for repurchase included		1		1			10.1
in item 10 above	K042		K043	<u> </u>	K044	0	10.b
11. Loans and leases reported in items 1 through 8 above							
that are covered by loss-sharing agreements with the							
FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other							
land loans:							
(a) 1-4 family residential construction loans	K045	0	K046	0	K047	0	11.a.(1)(a)
(b) Other construction loans and all land		1		1		1	
development and other land loans	K048	C	K049		K050	0	11.a.(1)(b)
(2) Secured by farmland	K051	0	K052	0	K053	0	11.a.2
(3) Secured by 1-4 family residential properties							
(a) Revolving, open-end loans secured by							
1-4 family residential properties and extended		-		1		I	11 (2)()
under lines of credit	K054		K055	C	K056	0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family							
residential properties:		1		1		1	
(1) Secured by first liens	K057	C	K058	-	K059	0	11.a.(3)(b)(1)
(2) Secured by junior liens	K060	C	K061	0	K062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential		1		1		1	
properties	K063	0	K064	0	K065	0	11.a.(4)
(5) Secured by nonfarm nonresidential							
properties:							
(a) Loans secured by owner-occupied		1		1		1	
nonfarm nonresidential properties	K066	0	K067	0	K068	0	11.a.(5)(a)
(b) Loans secured by other nonfarm				1			
nonresidential properties	K069	<u> </u>	K070	<u> </u>	K071	0	11.a.(5)(b)
b. Not applicable				1			11 -
c. Commercial and industrial loans	K075		K076		K077	0	11.c

Schedule RC-N—Continued

		(Column A) Past due through 89	l f	(Column B) Past due 90 ays or more		(Column C) Nonaccrual	
	da	ays and still		and still			
Dollar Amounts in Thousands	RCON	accruing Bil Mil Thou	RCON	accruing Bil Mil Thou	RCON	Bil Mil Thou	
11.d. Loans to individuals for household, family, and		<u> </u>				, , ,	
other personal expenditures:							
(1) Credit cards	K078	C	K079	0	K080	0	11.d.(1)
(2) Automobile loans	K081	0	K082	(K083	0	11.d.(2)
(3) Other (includes revolving credit plans							
other than credit cards and other							
consumer loans)	K084		K085	(K086	0	11.d.(3)
e. All other loans and all leases	K087	0	K088	(K089	0	11.e
Itemize the past due and nonaccrual amounts							
included in item 11.e above for the loan and lease							
categories for which amounts were reported in							
Schedule RC-M, items 13.a.(5)(a) through (e):							
(1) Loans to depository institutions and							
acceptances of other banks	K091	C	K092	(K093	0	11.e.(1)
(2) Loans to foreign governments and offcial							
institutions	K095	C	K096	() K097	0	11.e.(2)
(3) Other loans(1)	K099	C	K100	(K101	0	11.e.(3)
Item 11.e.(3)(a) is to be completed by:(2)							
. Banks with \$300 million or more in total assets							
. Banks with less than \$300 millon 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	K072		1072		1074		11 - (2)(-)
Schule RC-N, item 11.e.(3), above	K072 K269		K073 K271	N/A	K074 K272	N/A	11.e.(3)(a)
(4) Lease financing receivables	N209	C	N2/1		N2/2	0	11.e.(4)
f. Portion of covered loans and leases included in							
items 11.a through 11.e.3 above that is protected by	K102		K103		K104		11.f
FDIC loss-sharing agreements	K102		1103	(1/104	0	11.1

(1) Includes "Loans to finance agricultural prouction 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, 2014, Report of Condition.

Schedule RC-N—Continued

		(Column A)		(Column B)		(Column C)	
Memoranda		Past due		Past due 90		Nonaccrual	
	30	through 89	d	ays or more			
	da	ays and still		and still			
		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans restructured in troubled debt							
restructurings included in Schedule RC-N,							
items 1 through 7, above (and not reported in							
Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other							
land loans:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land				r		-	
development and other land loans	K108		K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties	F661	0	F662	0	F663	0	M.1.b
c. Secured by multifamily (5 or more)		-		1		T	
residential properties	K111	0	K112	0	K113	0	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-ocupied nonfarm							
nonresidential properties	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential							
properties	K117		K118	0	K119	0	M.1.d.(2)
e. Commercial and industrial loans	K257	0	K258	0	K259	0	M.1.e
Memorandum items 1.e.(1) and (2) are to be							
completed by banks with \$300 millon or							
more in total assets. (Sum of Memorandum							
items 1.e.(1) and (2) must equal							
Memorandum item 1.e):(1)	1/120	· · · ·	1/121		1(122		M 1 - (1)
(1) To U.S. addressees (domicile)	K120		K121		K122	N/A	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	N/A	K124	N/A	K125	N/A	M.1.e.(2)
f. All other loans (Include loans to individuals for	K12C		1/107		1/120		M 1 6
household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f
Itemize loan categories included in Memorandum item 1.f,							
above that exceed 10 percent 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	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Loans to depository institutions and							
acceptances of other banks	K134	0	K135	0	K136	0	M.1.f.(2)
(3) Not applicable							
(4) Loans to individuals for household, family, and							
other personal expenditures:				-			M + f(A)(-)
(a) Credit cards	K274		K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans							
other than credit cards and other	1/200		K201		1/202		M 1 f $(4)(c)$
consumer loans)	K280	0	K281	0	K282	0	M.1.f.(4)(c)

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

Schedule RC-N—Continued

		(Column A)		(Column B)		(Column C)	
Memoranda—Continued		Past due	F	Past due 90		Nonaccrual	
	30	through 89	d	ays or more			
	da	ays and still		and still			
		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1.f.(5) Loans to foreign governments and				1			
offcial institutions	K283	0	K284	0	K285	0	M.1.f.(5)
(6) Other Loans(1)	K286	0	K287	0	K288	0	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by:(2)							
- Banks with \$300 million or more in total assets							
- Banks with less than \$300 milion in total assets							
that have loans to finance agricultural production							
and other loans to farmers (Schedule RC-C, part 1,							
item 3) exceeding 5 percent of total loans							
(a) Loans to finance agricultural production and							
other loans to farmers included in Schedule				1			
RC-N, item Memorandum item 1.f.(6), above	K138	N/A	K139	N/A	K140	N/A	M.1.f.(6)(a)
2. Loans to finance commercial real estate,							
construction, and land development activities							
(not secured by real estate)				1			
included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2
3. Memorandum items 3.a through 3.d are to be completed							
by banks with \$300 million in total assets:(2)							
a. Loans secured by real estate to non-U.S. addressees				I			
(domicile) (included in Schedule RC-N, item 1, above)	1248	N/A	1249	N/A	1250	N/A	M.3.a
b. Loans to and acceptances of foreign banks							
(included in Schedule RC-N, item 2, above)	5380	N/A	5381	N/A	5382	N/A	M.3.b
c. Commercial and industrial loans to non-U.S.							
addressees (domicile) (included in							
Schedule RC-N, item 4, above)	1254	N/A	1255	N/A	1256	N/A	M.3.c
d. Leases to individuals for household, family,							
and other personal expenditures (included							
in Schedule RC-N, item 8, above)	F166	N/A	F167	N/A	F168	N/A	M.3.d

(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, 2014, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued	30	(Column A) Past due through 89 ays and still accruing	F	(Column B) Past due 90 ays or more and still accruing		(Column C) Nonaccrual	
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
 Memorandum item 4 is to be completed by:(1) 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: Loans to finance agricultural production and other loans to 	1504		4507		1500		
farmers (included in Schedule RC-N, item 7, above)	1594	N/A	1597	N/A	1583	N/A	M.4
 Loans and leases held for sale and loans measured at fair value (included Schedule RC-N, items 1 through 8, above): 							
a. Loans and leases held for sale	C240	0	C241	C	C226	0	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	C	F666	0	M.5.b.(
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.(2

		(Column A)		(Column B)	
		Past due 30	F	ast due 90	
Dollar Amounts in Thousands	th	rough 89 days	da	ays or more	
Memorandum item 6 is to be completed by	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
banks with \$300 million or more in total assets:(1)					
6. Derivative contracts:		-			
Fair value of amounts carried as assets	3529	N/A	3530	N/A	M

7. Additions to nonaccrual assets during the quarter C410 0 M.7 8. Nonaccrual assets sold during the quarter C411 0 M.8		RCON	Bil Mil Thou	
8. Nonaccrual assets sold during the guarter C411 0 M.8	7. Additions to nonaccrual assets during the quarter	C410	0	M.7
	8. Nonaccrual assets sold during the quarter	C411	0	M.8

	((Column A)		(Column B)	(Column C) Nonaccrual			
		Past due	F	ast due 90				
	30	through 89	da	ays or more				
	da	ays and still		and still				
		accruing		accruing				
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou		
9. Purchased credit-impaired loans accounted								
for in accordance with FASB ASC 310-30								
(former AICPA Statement of Position 03-3):								
a. Outstanding balance	L183	0	L184	C	L185	C	2	M.9.a
b. Amount included in Schedule								
RC-N, items 1 through 7, above	L186	0	L187	C	L188	C	D	M.9.b

(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, 2014, Report of Condition.

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

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

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

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts	in Thousa	inds	RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowa					
exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1),				
1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:(1)			50.40		M 1 - (1)
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	DCON	Number	F049	N/A	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts)	RCON	Number	-		
of \$250,000 or less	F050	N/#	<u> </u>		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:(1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000_			F051	N/A	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts)	RCON	Number			
of more than \$250,000	F052	N//			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:(1)					
(1) Amount of retirement deposit accounts of \$250,000 or less			F045	N/A	M.1.c.(1)
	RCON	Number			
(2) Number of retirement deposit accounts of \$250,000 or less	F046	N/A	A I		M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:(1)					
(1) Amount of retirement deposit accounts of more than \$250,000			F047	N/A	M.1.d.(1)
	RCON	Number			
(2) Number of retirement deposit accounts of more than \$250,000	F048	N/A			M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(2)					
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid				1	
(see instructions):(3)			5597	N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association					
in that parent bank's or parent Saving association's Call Report?					
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings	6				
association:			DOON		
TEXT			RCON	FDIC Cert No.	
A545			A545	N/A	M.3

4. and 5. Not Applicable

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

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

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

Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands	RCON Bil	Mil Thou	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly			
complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	K663	N/A	M.6.a
b. Substandard	K664	N/A	M.6.b
c. Doubtful	K665	N/A	M.6.c
d. Loss	K666	N/A	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes			
only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans	N025	N/A	M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	N/A	M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027	N/A	M.8.a
b. Securitizations of higher-risk consumer loans	N028	N/A	M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined			
for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities	N029	N/A	M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	N/A	M.9.b
10. Commitments to fund construction, land development, and other land loans secured by			
real estate :			
a. Total unfunded commitments	K676	N/A	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government			
(including the FDIC)	K677	N/A	M.10.t
11. Amount of other real estate owned recoverable from the U.S. government under guarantee			
or insurance provisions (excluding FDIC loss-sharing agreements)	K669	N/A	M.11
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E,			
Memorandum item 2.d)	K678	N/A	M.12
Memorandum item 13.a is to be completed by "large institutions" and "highly complex			
nstitutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be			
completed by "large institutions" only.			
13. Portion of funded loans and securities guaranteed or insured by the U.S. government			
(including FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	N177	N/A	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	N/A	M.13.ł
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	N/A	M.13.0
d. Closed-end loans secured by junior liens on 1-4 family residential properties and			
revolving, open-end loans secured by 1-4 family residential properties and extended			
under lines of credit	N180	N/A	M.13.c
e. Commercial and industrial loans	N181	N/A	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	N/A	M.13.f
g. All other loans to individuals for household, family, and other personal expenditures	N183	N/A	M.13.g
h. Non-agency residential mortgage-backed securities	M963	N/A	M.13.ł
Memorandum items 14 and 15 are to be completed by "highly complex			
nstitutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673	N/A	M.14
	K674	N/A	M.15

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	N/A	M.16
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
 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	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	L197	N/A	M.17.d

Legal Title of Bank FDIC Certificate Number: 57404 FFIEC 041 Page 58 of 85 RC-44

Schedule RC-O—Continued

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

			Two	o-Year Probability of	Default (PD)			
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	≤ 1%	1.01-4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
18. Outstanding balance of 1-4 family								
residential mortgage loans, consumer								
loans, and consumer leases by two-year								
probability of default:								
a. "Nontraditional 1-4 family								
residential mortgage loans" as								
defined for assessment purposes	RCON M964	RCON M965	RCON M966	RCON M967	RCON M968	RCON M969	RCON M970	RCON M971
only in FDIC regulations	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AM.18.a
b. Closed-end loans secured by								
first liens on 1-4 family	RCON M979	RCON M980	RCON M981	RCON M982	RCON M983	RCON M984	RCON M985	RCON M986
residential properties	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AM.18.b
c. Closed-end loans secured by								
junior liens on 1-4 family	RCON M994	RCON M995	RCON M996	RCON M997	RCON M998	RCON M999	RCON N001	RCON N002
residential properties	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AM.18.c
d. Revolving, open-end loans secured								
by 1–4 family residential properties	RCON N010	RCON N011	RCON N012	RCON N013	RCON N014	RCON N015	RCON N016	RCON N017
and extended under lines of credit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AM.18.d
·····	RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046	RCON N047
e. Credit cards	N/A	N/A	N/A	N/A	N/A		N/A	
•••••••••••••••••••••••••••••••••••••••	RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061	RCON N062
f. Automobile loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AM.18.f
	RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076	RCON N077
g. Student loans	N/A	N/A	N/A	N/A				
h. Other consumer loans and revolving	RCON N085	RCON N086	RCON N087	RCON N088	RCON N089	RCON N090	RCON N091	RCON N092
credit plans other than credit cards	N/A	N/A	N/A	N/A				
F	RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106	RCON N107
i. Consumer leases	N/A	N/A	N/A	N/A				
	RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121	RCON N122
j. Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A M.18.j

Legal Title of Bank FDIC Certificate Number: 57404 FFIEC 041 Page 59 of 85 RC-45

Schedule RC-O—Continued

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

			Two-Year Probab	ility of	Default (PD)			(Column O) PDs were Derived	
	(Column I)	(Column J)	(Column K)		(Column L)	(Column M)	(Column N)	Using(1)	
	20.01-22%	22.01–26%	26.01-30%		> 30%	Unscoreable	Total		
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Number	
18. Outstanding balance of 1-4 family									
residential mortgage loans, consumer									
loans, and consumer leases by two-year									
probability of default:									
a. "Nontraditional 1-4 family									
residential mortgage loans" as									
defined for assessment purposes	RCON M972	RCON M973	RCON M974		RCON M975	RCON M976	RCON M977	RCON M978	Į
only in FDIC regulations	N/A	N/A	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	RCON M987	RCON M988	RCON M989		RCON M990	RCON M991	RCON M992	RCON M993	Į
residential properties	N/A	N/A	N/A		N/A	N/A	N/A	N/A	M.18.b
c. Closed-end loans secured by									
junior liens on 1-4 family	RCON N003	RCON N004	RCON N005		RCON N006	RCON N007	RCON N008	RCON N009	Į
residential properties	N/A	N/A	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	RCON N018	RCON N019	RCON N020		RCON N021	RCON N022	RCON N023	RCON N024	Į
and extended under lines of credit	N/A	N/A	N/A		N/A	N/A	N/A		M.18.d
	RCON N048	RCON N049	RCON N050		RCON N051	RCON N052	RCON N053	RCON N054	Į
e. Credit cards	N/A	N/A	N/A		N/A	N/A	N/A		M.18.e
	RCON N063	RCON N064	RCON N065		RCON N066	RCON N067	RCON N068	RCON N069	Į
f. Automobile loans	N/A	N/A	N/A		N/A	N/A	N/A		M.18.f
	RCON N078	RCON N079	RCON N080		RCON N081	RCON N082	RCON N083	RCON N084	Į
g. Student loans	N/A	N/A	N/A		N/A	N/A	N/A		M.18.g
h. Other consumer loans and revolving	RCON N093	RCON N094	RCON N095		RCON N096	RCON N097	RCON N098	RCON N099	Į
credit plans other than credit cards	N/A	N/A	N/A		N/A	N/A	N/A		M.18.h
	RCON N108	RCON N109	RCON N110		RCON N111	RCON N112	RCON N113	RCON N114	Į
i. Consumer leases	N/A	N/A	N/A		N/A	N/A	N/A	<u>N/A</u>	M.18.i
	RCON N123	RCON N124	RCON N125		RCON N126	RCON N127	RCON N128		
j. Total	N/A	N/A	N/A		N/A	N/A	N/A		M.18.j

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2;

for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.

Legal Title of Bank FDIC Certificate Number: 57404

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

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

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

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

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

Legal Title of Bank FDIC Certificate Number: 57404

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.

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

Schedule RC-Q—Continued

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-Q—Continued

	To R	(Column A) tal Fair Value eported on schedule RC	LES N Det	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		Column D) el 2 Fair Value leasurements	(Column I Level 3 Fair Measurem	Value	
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Memoranda											
1. All other assets (itemize and											
describe amounts included											
in Schedule											
RC-Q, item 6, that are greater											
than \$25,000 and exceed											
25 percent of item 6):					1						
a. Mortgage servicing assets	G536		G537		G538		G539	N/A		N/A	M.1.a
b. Nontrading derivative assets	G541	N/A	G542	N/A	G543	N/A	G544	N/A	G545	N/A	M.1.b
TEXT	05.46				05.40	1	05.40		0.550		
c. G546	G546		G547		G548		G549	N/A	G550	N/A	M.1.c
d. G551	G551		G552		G553		G554	N/A	G555	N/A	M.1.d
e. G556	G556		G557		G558		G559	N/A		N/A	M.1.e
f. G561	G561	N/A	G562	N/A	G563	N/A	G564	N/A	G565	N/A	M.1.f
2. All other liabilities (itemize and											
describe amounts included in											
Schedule RC-Q, item 13, that											
are greater than \$25,000 and											
exceed 25 percent of item 13)											
a. Loan commitments (not	F261	N1/A	F689	N1/A	F697	NI/A	F262	N/A	F263	N/A	M.2.a
accounted for as derivatives)	G566		G567		G568		G569			N/A N/A	M.2.b
b. Nontrading derivative liabilities	0300	N/A	0007	N/A	0000	N/A	0309	N/A	0570	N/A	11.2.0
	G571	NI/A	G572	NI/A	G573	NI/A	G574	N//A	G575	N//A	M.2.c
6.	G576		G572 G577		G578		G579	N/A N/A		N/A N/A	M.2.d
CE91	G581		G582		G583		G584	N/A		N/A N/A	M.2.e
e. 6586	G586		G587		G588		G589	N/A		N/A N/A	M.2.f
T. [3300]	0.000	IN/A	3307	IN/P	0.00	IN/A	3305	IN/A	0.00	IN/A	11121

Schedule RC-R—Regulatory Capital

Part I — Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands				Bil Mil Thou	
Common equity tier 1 capital					
1. Common stock plus related surplus, net of treasury stock and unearned	employee				
stock ownership plan (ESOP) shares			P742	2,067	1
			RCON		
2. Retained earnings			3632	4,419	2
			RCOA		
3. Accumulated other comprehensive income (AOCI)			B530	53	3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanc	ed 🗌	0=No	RCOA		
approaches institutions must enter "0" for No.)		1=Yes	P838	1	3.a
			RCOA		
4. Common equity tier 1 minority interest includable in common equity tier	1 capital		P839	0	4
5. Common equity tier 1 capital before adjustments and deductions (sum o	items 1				
through 4)			P840	6,539	5
Common equity tier 1 capital: adjustments and deductions					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)			P841	459	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing ass	ets				
(MSAs)), net of associated DTLs			P842	0	7
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and	tax credit				
carryforwards, net of any related valuation allowances and net of DTLs			P843	0	8
9. AOCI-related adjustments					
(if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; i	entered				
"0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale securities (i	a gain,				
report as a positive value; if a loss, report as a negative value)			P844	53	9.a
b. LESS: Net unrealized loss on available-for-sale preferred stock classi	ied as an				
equity security under GAAP and available-for-sale equity exposures (P845	0	9.b
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain	report as a		-		
positive value; if a loss, report as a negative value)			P846	0	9.c
d. LESS: Amounts recorded in AOCI attributed to defined benefit postre					
plans resulting from the initial and subsequent application of the rele					
standards that pertain to such plans (if a gain, report as a positive va	lue; if a		P847		
loss, report as a negative value)			P047	0	9.d
e. LESS: Net unrealized gains (losses) on held-to-maturity securities the			P848		-
included in AOCI (if a gain, report as a positive value; if a loss, report			P040	0	9.e
f. To be completed only by institutions that entered "0" for No in item 3					
LESS: Accumulated net gain (loss) on cash flow hedges included in A					
income taxes, that relate to the hedging of items that are not recogn			P849	N/A	0.6
balance sheet (if a gain, report as a positive value; if a loss, report as	- ,		1015	N/A	9.f
10. Other deductions from (additions to) common equity tier 1 capital before					
a. LESS: Unrealized net gain (loss) related to changes in the fair value					
that are due to changes in own credit risk (if a gain, report as a posit	ive value;		Q258		10 -
if a loss, report as a negative value)	capital			0	10.a
b. LESS: All other deductions from (additions to) common equity tier 1	capital		P850		10 -
before threshold-based deductions	cial				10.b
11. LESS: Non-significant investments in the capital of unconsolidated finan					
institutions in the form of common stock that exceed the 10 percent three			P851		11
non-significant investments12. Subtotal (item 5 minus items 6 through 11)			P852	6,027	11 12
			-	0,021	12

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands	RCOA Bil	Mil Thou
13. LESS: Significant investments in the capital of unconsolidated financial institutions		
in the form of common stock, net of associated DTLs, that exceed the 10 percent		
common equity tier 1 capital deduction threshold	P853	0 13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity		
tier 1 capital deduction threshold	P854	0 14
15. LESS: DTAs arising from temporary differences that could not be realized through		
net operating loss carrybacks, net of related valuation allowances and net of DTLs,		
that exceed the 10 percent common equity tier 1 capital deduction threshold	P855	0 15
16. LESS: Amount of significant investments in the capital of unconsolidated financial		
institutions in the form of common stock, net of associated DTLs; MSAs, net of		
associated DTLs; and DTAs arising from temporary differences that could not be		
realized through net operating loss carrybacks, net of related valuation allowances		
and net of DTLs; that exceeds the 15 percent common equity tier 1 capital		
deduction threshold	P856	0 16
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient		
amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857	0 17
18. Total adjustments and deductions for common equity tier 1 capital (sum of		
items 13 through 17)	P858	0 18
19. Common equity tier 1 capital (item 12 minus item 18)	P859	6,027 19
Additional tier 1 capital		
20. Additional tier 1 capital instruments plus related surplus	P860	0 20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861	0 21
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	0 22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	0 23
24. LESS: Additional tier 1 capital deductions	P864	0 24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	0 25
Tier 1 capital	8274	6.007 .0.4
26. Tier 1 capital (sum of items 19 and 25)	8274	6,027 26
Tier 2 capital	P866	
27. Tier 2 capital instruments plus related surplus	P867	0 27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P868	0 28
29. Total capital minority interest that is not included in tier 1 capital	5310	0 29
30. a. Allowance for loan and lease losses includable in tier 2 capital	RCOW	0 30.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit	5310	
reserves includable in tier 2 capital	RCOA	30.
31. Unrealized gains on available-for-sale preferred stock classified as an equity	Q257	0 21
security under GAAP and available-for-sale equity exposures includable in tier 2 capital	P870	<u> </u>
 32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital 	RCOW	0 32.
	P870	
before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCOA	32.
22. LECC: The Discribed deductions	P872	0 22
33. LESS: Tier 2 capital deductions	5311	<u> </u>
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	RCOW	0 34,
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital	5311	
(greater of item 32.b minus item 33, or zero)	5511	34.
	RCOA	
Total Capital	3792	6.027
35. a. Total capital (sum of items 26 and 34.a)	RCOW	6,027 35.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum	3792	
of items 26 and 34.b)	5/ 92	35.

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands	RCON	Tril Bil Mil Thou	l
Total Assets for the Leverage Ratio			1
36. Average total consolidated assets	3368	9,044	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital	RCOA		1
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)	P875	459	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	0	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	8,585	39
Total Risk-Weighted Assets			1
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	3,058	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets	RCOW		1
using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	A223		40.b

		(Column A)	(Column B)]
Risk-Based Capital Ratios	RCOA	Percentage	RCOW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a)					
(Advanced approaches institutions that exit parallel run only: Column B: item 19		_			
divided by item 40.b)	P793	197.09%	P793		41
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a)					
(Advanced approaches institutions that exit parallel run only: Column B: item 26		_			
divided by item 40.b)	7206	197.09%	7206		42
43. Total capital ratio (Column A: item 35.a divided by item 40.a)					
(Advanced approaches institutions that exit parallel run only: Column B: item 35.b		_			
divided by item 40.b)	7205	197.09%	7205		43

Leverage Capital Ratios	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	70.20%	44
45. Advanced approaches institutions only: Supplementary leverage ratio (from			
FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45

Capital Buffer

46. Institution-specific capital buffer necessary to avoid limitations on distributions

and discretionary bonus payments (effective January 1, 2016):			Percentage	
a. Capital conservation buffer				46.a
b. (Advanced approaches institutions that exit parallel run only): Total				
applicable capital buffer				46.b
	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Effective January 1, 2016: Institutions must complete items 47 and 48 if the				

Enecuve January 1, 2010: 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:	Bil Mil Thou	
47. Eligible retained income		47
48. Distributions and discretionary bonus payments during the quarter		48

Schedule RC-R—Continued

Part II — Risk Weighted Assets

To be completed by all institutions

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)]
	Totals From	Adjustments to		•	Allocation by Ris	sk-Weight Catego	ry		
	Schedule RC	Totals Reported							
		in Column A	0%	2%	4%	10%	20%	50%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou					
Balance Sheet Asset Categories (2)									
1. Cash and balances due from	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	
depository institutions	2,145	0	0				2,145	C) 1
2. Securities :									
a. Held-to-maturity	RCON D961	RCON S399	RCON D962				RCON D963	RCON D964	
securities	0	0	0				0	C) 2.a.
b. Available-for-sale	RCON D966	RCON S402	RCON D967				RCON D968	RCON D969	
securities	3,935	53	0				299	2,947	2.b.
3. Federal funds sold and									
securities purchased under									
agreements to resell:									
	RCON D971		RCON D972				RCON D973	RCON S410	
a.Federal funds sold	0		0				0	C) 3.a
b. Securities purchased	RCON H171	RCON H172							
under agreements to resell	0	0							3.b
4. Loans and leases held for									
sale:								-	
a. Residential mortgage	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	
exposures	0	0	0				0	C) 4.a.
b. High volatility commercial	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	
real estate exposures	0	0	0				0	C) 4.b.
c. Exposures past due 90								-	
days or more or on	RCON S423	RCON S424	RCON S425				RCON S426	RCON S427	
nonaccrual(3)	0	0	0				C	C	9 4.c.

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

		_
	(Column I) (Column J)	
	Allocation by Risk-Weight	
	Category	
	100% 150%	
Dollar Amounts in Thousands	Bil Mil Thou Bil Mil Thou	
Balance Sheet Asset Categories(2)		
	RCON D960 RCON S398	
1. Cash and balances due from depository institutions	0	0 1
2. Securities :		
a. Held-to-maturity	RCON D965 RCON S400	
securities	0	0 2.a.
b. Available-for-sale	RCON D970 RCONS403	
securities	636	0 2.b.
3. Federal funds sold and		
securities purchased under		
agreements to resell:		
	RCON D974 RCON S411	
a. Federal funds sold	0	0 3.a
b. Securities purchased		
under agreements to resell		3.b
4. Loans and leases held for		
sale:		
a. Residential mortgage	RCON S417	
exposures	0	4.a.
b. High volatility commercial	RCON H177 RCON S421	
real estate exposures	0	0 4.b.
c. Exposures past due 90		
days or more or on	RCON S428 RCON S429	_
nonaccrual(3)	0	0 4.c.

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

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

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Column L)	(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)]		
		Allocation by Risk-Weight Category									
	250%(5)	300%	400%		600%	625%	937.5%	1250%	1		
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou			
Balance Sheet Asset Categories(continued)											
1. Cash and balances due from											
depository institutions									1		
2. Securities :											
a. Held-to-maturity											
securities						7			2.a.		
b. Available-for-sale	RCON H270	RCON S405			RCON S406	-					
securities		0							2.b.		
3. Federal funds sold and											
securities purchased under											
agreements to resell:											
a.Federal funds sold									3.a		
b. Securities purchased											
under agreements to resell									3.b		
4. Loans and leases held for											
sale:											
a. Residential mortgage											
exposures	_								4.a		
b. High volatility commercial											
real estate exposures									4.b.		
c. Exposures past due 90											
days or more or on											
nonaccrual(6)									4.c.		

(5) Column K-250% risk weight is not applicable until the March 31,2018, report date.

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

	(Column R)	(Column S)]
	Application	of Other	
	Risk-Weighting Approaches(4)		
	Exposure	Risk-Weighted	1
	Amount	Asset	
		Amount	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou]
Balance Sheet Asset Categories(continued)			
1. Cash and balances due from			1
depository institutions			
2. Securities:			
a. Held-to-maturity securities			2.a.
b. Available-for-sale	RCON H271	RCON H272	
securities	(c	2.b.
3. Federal funds sold and			
securities purchased under			
agreements to resell:			
a. Federal funds sold			3.a
b. Securities purchased under agreements to resell			3.b
4. Loans and leases held for			
sale:			4
a. Residential mortgage	RCON H273	RCON H274	
exposures	(0 0	9 4.a.
b. High volatility commercial	RCON H275	RCON H276	
real estate exposures		d (4.b.
c. Exposures past due 90			4
days or more or on	RCON H277	RCON H278	Ι.
nonaccrual(6)	(d c) 4.c.

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

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

Legal Title of Bank FDIC Certificate Number: 57404 FFIEC 041 Page 68 of 85 RC-54

Schedule RC-R—Continued

Part II — Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	ן
	Totals	Adjustments to		, ,	· · /	k-Weight Catego	· · · · · · · · · · · · · · · · · · ·		
	from Schedule	Totals Reported					Í		
	RC	in Column A	0%	2%	4%	10%	20%	50%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou							
4. Loans and leases held for					•		·		
sale (continued):	RCON S431	RCON S432	RCON S433				RCON S434	RCON S435	
d. All other exposures	0	0	0				C		4.d.
5. Loans and leases, net of									
unearned income:									
a. Residential mortgage	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	
exposures	0	0	0				C	() 5.a.
b. High volatility commercial	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	
real estate exposures	0	0	0				C	(5.b.
c. Exposures past due 90							_	r	
days or more or on	RCON S449	RCON S450	RCON S451				RCON S452	RCON S453	
nonaccrual(7)	0	0	0				C	(5.c
	RCON S457	RCON S458	RCON S459				RCON S460	RCON S461	
d. All other exposures	0	0	0				C		5.d.
6. LESS: Allowance for loan	RCON 3123	RCON 3123							
and lease losses	0	0					_	r	6
	RCON D976	RCON S466	RCON D977				RCON D978	RCON D979	
7. Trading assets	0	0	0				C		7
	RCON D981	RCON S469	RCON D982				RCON D983	RCON D984	
8. All other assets(8)	459	0	0					(8
a. Separate account									
bank-owned life									
insurance	-								8.a
b. Default fund									
contributions to central									
counterparties									8.b

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

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

Part II — Continued	(Column I)	(Column J)	l
	Allocation by	Risk-Weight	
	Cate	gory	ĺ
	100%	150%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	
4. Loans and leases held for			
sale (continued):	RCON S436	RCON S437	l i
d. All other exposures	<u> </u>	C	4.d.
5. Loans and leases, net of			
unearned income:		,	
a. Residential mortgage	RCON S443		
exposures	0		5.a.
b. High volatility			
commercial real estate	RCON H182	RCON S447	ι
exposures	0	0	5.b.
c. Exposures past due 90			
days or more or on	RCON S454	RCON S455	ι
nonaccrual(7)	C	0	5.c.
	RCON S462	RCON S463	4
d. All other exposures	C	0	5.d.
6. LESS: Allowance for loan			
and lease losses			6.
	RCON D980	RCON S467	
7. Trading assets			7.
	RCON D985	RCON H185	
8. All other assets(8)	459		8.
a. Separate account			
bank-owned life			8.a
insurance			8.a
b. Default fund			1
contributions to central			0.6
counterparties			8.b

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

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

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

(10) Column K-250% risk weight is not applicable until the March 31,2018, report date.

- (11) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
- (12) Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

	(Column R) (Column S)	ן
	Application of Other	1
	Risk-Weighting	
	Approaches(9)	1
	Exposure Risk-Weighted	
	Amount Asset Amount	4
Dollar Amounts in Thousands	Bil Mil Thou Bil Mil Thou	4
4. Loans and leases held for		4
sale (continued):	RCON H279 RCON H280	4
d. All other exposures	d c	9 4.d.
5. Loans and leases, net of		
unearned income:		4
a. Residential mortgage	RCON H281 RCON H282	
exposures	C	5.a.
b. High volatility	RCON H283 RCON H284	
commercial real estate exposures	Q	5.b.
c. Exposures past due 90		4
days or more or on	RCON H285 RCON H286	
nonaccrual(11)	Q) 5.c.
	RCON H287 RCON H288	
d. All other exposures	Q	5.d.
6. LESS: Allowance for loan		6.
and lease losses		0.
	RCON H291 RCON H292	7.
7. Trading assets	RCON H294 RCON H295	1 ′`
	RCON H294 RCON H295	8.
8. All other assets(12)	RCON H296 RCON H297	0.
a. Separate account	RCUN H296 RCUN H297	8.a.
bank-owned life insurance	RCON H298 RCON H299	, o.a.
b. Default fund		8.b.
contributions to central counterparties	<u> </u>	J 0.D.

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

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

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

Legal Title of Bank FDIC Certificate Number: 57404

11.

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	Column Q Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weigh Amount by Cale Methodolog	culation
		Coldinin A	1250%	SSFA(13)	gy Gross-Up
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		il Mil Thou
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
a. Held-to-maturity securities	(0 0	0	0	0 9.a
	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
b. Available-for-sale securities	(0 0	0	0	0 9.1
	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
c. Trading assets	(0 0	0	0	0 9.0
	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
d. All other on-balance sheet securitization exposures	(0 0	0	0	0 9.0
	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
10. Off-balance sheet securitization exposures	(0	0	0	0 10

	(Column A)	(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)		
	Totals	Adjustments to		Allocation by Risk-Weight Category								
from Schedule		Totals Reported									l l	
	RC	in Column A		0%		2%	4%	10%	20%	50%	1	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou						
	RCON 2170	RCON S500		RCON D987					RCON D988	RCON D989	l l	
11. Total balance sheet Assets(14)	6,539	53	;	0					2,444	2,947	11	

		(Column I)	(Column J)
		Allocation by F	Risk-Weight
		Categ	Jory
		100%	150%
	Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou
		RCON D990	RCON S503
11. Total balance sheet Assets(14)		1,095	. 0

(13) Simplified Supervisory Formula Approach.

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

Legal Title of Bank FDIC Certificate Number: 57404

11.

Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Col	ımn L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)		
											Application of		
					Allocation by Ris	sk-Weig	ht Category				Other Risk-		
											Weighting		
											Exposure		
	250%(15)	3	0%		400%		600%	625%	937.5%	1250%	Amount		
Dollar Amounts in Thousands	Bil Mil Thou	Bil M	il Thou		Bil Mil Thou		Bil Mil Thou						
	RCON S504	RCO	N S505		RCON S506		RCON S507			RCON S510	RCON H300		
11. Total balance sheet Assets(14)			0		(0				0		

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

(15) Column K-250% risk weight is not applicable until the March 31,2018, report date.

Legal Title of Bank FDIC Certificate Number: 57404 FFIEC 041 Page 71 of 85 RC-57

Schedule RC-R—Continued

Part II — Continued

					, 						1
	(Column A)		(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	1
	Face, Notional,	CCF	Credit			Alloca	tion by Risk-Wei	ight Category			
	or Other	(16)	Equivalent								
	Amount		Amount(17)		0%	2%	4%	10%	20%	50%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives, Off-Balance											
Sheet Items, and Other											
Items Subject to Risk											
Weighting (Excluding											
Securitization											
Exposures)(18)		_									
12. Financial standby letters of	RCON D991		RCON D992		RCON D993				RCON D994	RCON D995	
credit	(1.0	0		0				(0	12
13. Performance standby											
letters of credit and		_									
transaction-related	RCON D997		RCON D998		RCON D999				RCON G603	RCON G604	
contingent items	(0.5	0		0				(0	13
14. Commercial and similar											
letters of credit with an		-									
original maturity of one	RCON G606		RCON G607		RCON G608				RCON G609	RCON G610	
year or less	(0.2	0		0				(0	14
15. Retained recourse on small											4
business obligations sold	RCON G612		RCON G613		RCON G614				RCON G615	RCON G616	1
with recourse	(1.0	0		0				(0	15

(16) Credit conversion factor.

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

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

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

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

Part II — Continued	(Column A)		(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	1
	Face, Notional,	CCF	Credit				Allocation by Ris	sk-Weight Categ	ory	
	or Other	(19)	Equivalent							
	Amount		Amount(20)		0%	2%	4%	10%	20%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	1
16. Repo-style	RCON S515		RCON S516		RCON S517	RCON S518	RCON S519		RCON S520	1
transactions(21)	0	1.0			0	() (0	0	16.
17. All other off-balance sheet	RCON G618		RCON G619		RCON G620				RCON G621	l
liabilities	0	1.0			0				0	17.
18. Unused commitments:										
a. Original maturity of one										
year or less, excluding		1	-	-					_	
asset-backed commercial	RCON S525		RCON S526		RCON S527				RCON S528	4
paper (ABCP) conduits	0	0.2		נ	0				0	18.a.
b. Original maturity of one										
year or less to ABCP										101
conduits		1		-					-	18.b.
c. Original maturity	RCON G624		RCON G625	-	RCON G626				RCON G627	1 10
exceeding one year	0	0.5	(2	0				0	18.c.
19. Unconditionally cancelable	RCON S540	0.0	RCON S541	-						10
commitments	0	0.0		2						19.
20. Over-the-counter			RCON S542	_	RCON S543			RCON S544	RCON S545	20.
derivatives				4						20.
21. Centrally cleared			RCON S549	-	RCON S550	RCON S551	RCON S552		RCON S554	21.
derivatives			L(2	<u>9</u>		4	<u> </u>	0	_ 21.
	RCON H191	ו			RCON H193				RCON H194	l I
22. Unsettled transactions	100111191				0					22.
(failed trades)(22)					Ч Ч					1 22.

(19) Credit conversion factor.

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

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

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

FFIEC 041 Page 72 of 85 RC-58

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

	(Column H)	(Column I)	(Column J)	
	Allocati	on by Risk-Weight Catego	bry	
	50%	100%	150%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
16. Repo-style	RCON S521	RCON S522	RCON S523	
transactions(21)	0	0	0	16.
17. All other off-balance sheet	RCON G622	RCON G623	RCON S524	
liabilities	0	0	0	17.
18. Unused commitments:				
a. Original maturity of one				
year or less, excluding	DOON OF 20			
asset-backed commercial	RCON S529	RCON S530	RCON S531	10 -
paper (ABCP) conduits	0		0	18.a.
b. Original maturity of one				
year or less to ABCP				18.b.
conduits c. Original maturity	RCON G628	RCON G629	RCON S539	10.0.
exceeding one year	0	0	0	18.c.
19. Unconditionally cancelable				
commitments				19.
20. Over-the-counter	RCON S546	RCON S547	RCON S548	
derivatives	0	0	0	20.
21. Centrally cleared	RCON S555	RCON S556	RCON S557	
derivatives	0	0	0	21.
22 . Unsettled transactions	RCON H195	RCON H196	RCON H197	
(failed trades)(22)	0	0	0	22.

(19) Credit conversion factor.

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

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

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

FFIEC 041 Page 72a of 85 RC-58a

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

]	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	1
				Application	,	1
				Risk-Weig		1
				Approac		1
					Risk-Weighted	1
	625%	937.5%	1250%	Equivalent	Asset	1
				Amount	Amount	1
Dollar Amounts in Thousands	Bil Mil Thou	1				
16. Repo-style				RCON H301	RCON H302	
transactions(24)					3 0	16.
17. All other off-balance sheet						
liabilities						17.
18. Unused commitments:						
a. Original maturity of one						
year or less, excluding						
asset-backed commercial				RCON H303	RCON H304	
paper (ABCP) conduits				<u> </u>	<u> </u>	18.a.
b. Original maturity of one						
year or less to ABCP						
conduits						18.b.
c. Original maturity				RCON H307	RCON H308	
exceeding one year					<u> </u>	18.c.
19. Unconditionally cancelable						
commitments						19.
20. Over-the-counter				RCON H309	RCON H310	1
derivatives					<u> </u>	20.
21. Centrally cleared						1
derivatives						21.
22 . Unsettled transactions	RCON H198	RCON H199	RCON H200			1 1
(failed trades)(25)	C) (<u> </u>			22.

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

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

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

FFIEC 041 Page 73 of 85 RC-59

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-We	eight Category					
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
23. Total assets, derivatives,									
off-balance sheet items, and									
other items subject to risk-weighting									
by risk-weight category(for each of column C									
through P,sum of items 11 through	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	
22; for column Q, sum of items 10 through 22)	0	0	0	(2,444	2,947	1,095	0	2
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	2
25. Risk-weighted assets by									
risk-weight category (for									
each column, item 23	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	
multiplied by item 24)	0	0	0		489	1,474	1,095	0	25

FFIEC 041 Page 74 of 85 RC-60

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

					•		
	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
			Allocation by Risk-V	Veight Category	-		
	250%(26)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
23. Total assets, derivatives,							
off-balance sheet items, and							
other items subject to risk-weighting							
by risk-weight category(for each of column C							
through P,sum of items 11 through	RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568
22; for column Q, sum ofitems 10 through 22)		0	0		0	d i	0 0
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by					•		•
risk-weight category (for							
each column, item 23	RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
multiplied by item 24)		0	0		0	d I	0 0
					-		·
					7		
				Totals			
				Totals			
	Dollar Amounts in The	ucando		Tril Bil Mil Thou	-		
				RCON S580	4		
26. Risk-weighted assets for purposes of calculating th	he allowance for loan a	nd lease					
losses 1.25 percent threshold				3,058 RCON S581	8 26		
27. Standardized market-risk weighted assets (application)	ble only to banks that a	are covered		RCON 5561			
by the market risk capital rules)				DCON D704	0 27		
28. Risk-weighted assets before deductions for excess	allowance for loan and	l lease losses		RCON B704			
and allocated transfer risk reserve (27)				3,05	8 28		
				RCON A222	_		
29. LESS: Excess allowance for loan and lease losses					0 29		
30. LESS: Allocated transfer risk reserve					0 30		
				RCON G641			

(26) Column K-250% risk weight is not applicable until the March 31,2018, report date.

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-R—Continued

Part II — Continued

Memoranda

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

				Vith a remaining	maturi	ty of		
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou		
2. Notional principal amounts of over-the-								
counter derivative contracts: a. Interest rate	S582		S583		S584		м.	
b. Foreign exchange rate and gold	S585	0	S586		S587	0	М.	
c. Credit (investment grade reference asset)	S588	C	S589	C	S590	0	м.	
d. Credit (non-investment grade reference asset)	S591	C	S592	C	S593	0	м.	
e. Equity	S594	C	S595	C	S596	0	М.	
f. Precious metals (except gold)	S597	C	S598	C	S599	0	м.	
g. Other	S600	C	S601	C	S602	0	м.	
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate	S603	C	S604	C	S605	0	м.	
b. Foreign exchange rate and gold	S606	C	S607	C	S608	0	М.	
c. Credit (investment grade reference asset)	S609	C	S610	0	S611	0	м.	
d. Credit (non-investment grade reference asset)	S612	C	S613	C	S614	0	м.	
e. Equity	S615	C	S616	C	S617	0	М.	
f. Precious metals (except gold)	S618	C	S619	C	S620	0	М.	
g. Other	S621	C	S622	C	S623	0	М.	

Legal Title of Bank FDIC Certificate Number: 57404

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family	Home	Credit	Auto	Other	Commercial	All Other
	Residential	Equity	Card	Loans	Consumer	and Industrial	Loans, All
	Loans	Lines	Receivables		Loans	Loans	Leases, and
							All Other
							Assets
Dollar Amounts in Thousands	Bil Mil Thou						
Bank Securitization Activities							
1. Outstanding principal balance of assets sold							
and securitized by the reporting bank with							
servicing retained or with recourse or other	RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711
seller-provided credit enhancements	0	0	0	(c	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 Schedules RC-B or RC-F	RCON B712	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718
or in Schedule RC, item 5)	0	0	0			с <u>с</u>	0 2
b. Subordinated securities and	RCON C393	RCON C394	RCON C395	RCON C396	RCON C397	RCON C398	RCON C399
other residual interests	0	0	0) (c	0 2
c. Standby letters of credit and	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406
other enhancements	0	0	0	() (с <u>с</u>	0 2
Reporting bank's unused commitments							
to provide liquidity to structures	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732
reported in item 1	0	0	0			с <u>с</u>	0 3
4. Past due loan amounts included in item 1:	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739
a. 30-89 days past due	0	0	0	(<u> </u>	0 4
	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746
b. 90 days or more past due	0	0	0	(с <u>с</u>	0 4
5. Charge-offs and recoveries on assets sold							
and securitized with servicing retained or							
with recourse or other seller-provided credit							
enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
a. Charge-offs	0	0	0	(<u> </u>	0 5
	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
b. Recoveries	0	0	0			a c	05

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-S—Continued

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-S—Continued

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

Memoranda

Dollar Amounts in Thousand	s RCON	Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle			
Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	0	M.2.b
c. Other financial assets (includes home equity lines)(1)	A591	0	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end			
(includes closed-end and open-end loans)	F699	0	M.2.d
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of			
credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C(2)	C407	N/A	M.4

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

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

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed	Non-Managed	Number of	Number of	
	Assets	Assets	Managed	Non-Managed	
			Accounts	Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts	120,817	0	89	0	4
5. Employee benefit and retirement-					
related trust and agency accounts:	RCON B872	RCON B873	RCON B874	RCON B875	
a. Employee benefit-defined contribution	3,566	0	6	0	5.a
	RCON B876	RCON B877	RCON B878	RCON B879	
b. Employee benefit-defined benefit	3,716	0	3	0	5.b
c. Other employee benefit and	RCON B880	RCON B881	RCON B882	RCON B883	
retirement-related accounts	206,179	0	254	0	5.c
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts	0	0	0	0	6
7. Investment management and	RCON B886	RCON J253	RCON B888	RCON J254	
investment advisory agency accounts	1,797,788	0	542	0	7
8. Foundation and endowment trust and	RCON J255	RCON J256	RCON J257	RCON J258	
agency accounts	133,117	0	37	0	8
	RCON B890	RCON B891	RCON B892	RCON B893	
9. Other fiduciary accounts	0	0	0	0	9
10. Total fiduciary accounts	RCON B894	RCON B895	RCON B896	RCON B897	
(sum of items 4 through 9)	2,265,183	0	931	0	10

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-T—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed	Non-Managed	Number of	Number of	
	Assets	Assets	Managed	Non-Managed	
			Accounts	Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
		RCON B898		RCON B899	
11. Custody and safekeeping accounts		826		1	11
12. Not applicable					
13. Individual Retirement Accounts,					
Health Savings Accounts, and					
other similar accounts (included in	RCON J259	RCON J260	RCON J261	RCON J262	
items 5.c and 11)	206,179	0	254	0	13

Dollar Amounts in Thou	isands RIAD	Bil Mil Thou	
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	B904	732	14
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	B905	31	15.a
b. Employee benefit—defined benefit	B906	27	15.b
c. Other employee benefit and retirement-related accounts	B907	926	15.c
16. Corporate trust and agency accounts	A479	0	16
17. Investment management and investment advisory agency accounts	J315	9,797	17
18. Foundation and endowment trust and agency accounts	J316	701	18
19. Other fiduciary accounts	A480	0	19
20. Custody and safekeeping accounts	B909	2	20
21. Other fiduciary and related services income	B910	0	21
22. Total gross fiduciary and related services income (sum of items 14 through 21)			
(must equal Schedule RI, item 5.a)	4070	12,216	22
23. LESS: Expenses	C058	6,047	23
24. LESS: Net losses from fiduciary and related services	A488	0	24
25. PLUS: Intracompany income credits for fiduciary and related services	B911	0	25
26. Net fiduciary and related services income	A491	6,169	26

		(Column A)	(Column B)		(Column C)		
	Perso	Personal Trust and		Employee Benefit		All Other Accounts	
		Agency and		and Retirement-			
		Investment	Related Trust and				
Memoranda	N	lanagement	Agency Accounts				
Dollar Amounts in Thousands	Age	ncy Accounts					
1. Managed assets held in fiduciary accounts:	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
a. Noninterest-bearing deposits	J263	0	J264	0	J265	0	M.1
b. Interest-bearing deposits	J266	0	J267	0	J268	0	M.1
c. U.S. Treasury and U.S.							
Government agency obligations	J269	37	J270	10	J271	31	M.1
d. State, county, and municipal obligations	J272	8,783	J273	619	J274	210	M.1
e. Money market mutual funds	J275	235,965	J276	27,838	J277	19,229	M.1
f. Equity mutual funds	J278	20,972	J279	7,723	J280	747	M.1
g. Other mutual funds	J281	0	J282	0	J283	0	M.1
h. Common trust funds and							
collective investment funds	J284	0	J285	0	J286	0	M.1
i. Other short-term obligations	J287	0	J288	0	J289	0	M.1
j. Other notes and bonds	J290	21,149	J291	14,846	J292	3,194	M.1
k. Investments in unregistered funds and							
private equity investments	J293	0	J294	0	J295	0	M.1

Schedule RC-T—Continued

Schedule KC-1-Continued			·			Column C)	1
		(Column A)		Column B)			
Memoranda—Continued	Personal Trust and			oloyee Benefit	All O		
		gency and		Retirement-			
		Investment		ted Trust and			
	Management		Age	Agency Accounts			
Dollar Amounts in Thousands		ency Accounts					ļ
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	l
1. I. Other common and preferred stocks	J296	1,623,899		162,425		109,506	-
m. Real estate mortgages	J299	C		C	1	0	
n. Real estate	J302	C		0	1	0	M.1.
o. Miscellaneous assets	J305	7,800	J306	C	J307	200	M.1.
p. Total managed assets held in							
fiduciary accounts (for each							
column, sum of Memorandum	1200		1200		124.0		
items 1.a through 1.o)	J308	1,918,605	1309	213,461	J310	133,117	M.1.
				(Caluma A)			ı
			Mar	(Column A)		Column B)	
			Mar	aged Assets		Number of	
Dollar Amounts i	in Thous	anda	RCON	Bil Mil Thou	RCON	aged Accounts	
	II IIIous		RCON	Bir Mir Mou	RCON		
1. q. Investments of managed fiduciary accounts in			J311		J312		M.1.
advised or sponsored mutual funds			5511		JJIZ	0	j "
				(Column A)		(Column B)	1
				Number of	Pr	incipal Amount	
				Issues		Dutstanding	
Dollar Amounts i	n Thous	ands	RCON	155005		Tril Bil Mil Thou	
				J		RCON B928	
2. Corporate trust and agency accounts:			B927	C		0	M.2.
a. Corporate and municipal trusteeships			5527		1	RCON J314	1
(1) Issues reported in Memorandum item 2.a. that are in default			J313	C		0	M.2.
b. Transfer agent, registrar, paying agent, and other corporate age			B929		-		M.2.
b. Transfer agent, registral, paying agent, and other corporate age	ICy						1
				(Column A)		(Column B)	1
Dollar Amounts in Thousands			Number of		Ma	rket Value of	
				Funds	F	und Assets	
			RCON		RCON	Bil Mil Thou	1
3. Collective investment funds and common trust funds:							
a. Domestic equity			B931	C) B932	0	M.3.
b. International/Global equity			B933	C) B934	0	M.3.
c. Stock/Bond blend			B935	C) B936	0	M.3.
d. Taxable bond			B937	C) B938	0	M.3.
e. Municipal bond			B939	C) B940	0	M.3
f. Short term investments/Money market			B941	C) B942	0	M.3.
			B943		R944		МЗ

B943

B945

B944

0 B946

0

M.3.g

M.3.h

g. Specialty/Other_

h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)_

Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-T—Continued

	((Column A)		(Column B)		(Column C)		
Memoranda—Continued	Gi	Gross Losses Gross Losses		Recoveries				
	1	Managed	No	n-Managed				
	A	Accounts		Accounts				
Dollar Amounts in Thousands	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou		
4. Fiduciary settlements, surcharges and other losses:						_		
a. Personal trust and agency accounts	B947	0	B948	C	B949	(M.4.a	£
b. Empolyee benefit and								
retirement related trust and agency accounts	B950	0	B951	C	B952	(M.4.t)
c. Investment management								
and investment advisory agency accounts	B953	C	B954	C	B955		M.4.c	2
d. Other fiduciary accounts and related services	B956		B957	C	B958	(M.4.c	ł
e. Total fiduciary settlements, surcharges, and other losses								
(sum of Memorandum items 4.a through 4.d) (sum of								
columns A and B minus column C must equal								
Schedule RC-T, item 24)	B959	C	B960	0	B961	(M.4.e	ē

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

Tammy Messmer Name and Title (TEXT B962)

tmessmer@provtrust.com E-mail Address (TEXT B926)

(262) 521-2322

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

(262) 521-2301 FAX: Area code/phone number (TEXT B964) Legal Title of Bank FDIC Certificate Number: 57404

Schedule RC-V— Variable Interest Entities

		olumn A) tion Vehicles		(Column B) CP Conduits		(Column C) Other VIEs	
Dollar Amounts in Thousands			AD RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Assets of consolidated variable							
interest entities (VIEs) that can							
be used only to settle obligations							
of the consolidated VIEs:							
a. Cash and balances due							
from depository institutions	J981	0	J982	C	J983	0	1.a
b. Held-to-maturity securities	J984	0	J985	C	J986	0	1.b
c. Available-for-sale securities	J987	0	J988	C	J989	0	1.c
d. Securities purchased under							
agreements to resell	J990	0	J991	C	J992	0	1.d
e. Loans and leases held for							
sale	J993	0	J994	C	J995	0	1.e
f. Loans and leases, net of							
unearned income	J996	0	J997	C	J998	0	1.f
g. Less: Allowance for loan							
and lease losses	J999	0	K001	C	K002	0	1.g
h. Trading assets (other than							-
derivatives)	К003	0	K004	C	K005	0	1.h
i. Derivative trading assets	K006	0	K007	C	K008	0	1.i
j. Other real estate owned	K009	0	K010	C	K011	0	1.j
k. Other assets	K012	0	K013	C	K014	0	1.k
2. Liabilities of consolidated VIEs							
for which creditors do not have							
recourse to the general credit of							
the reporting bank:							
a. Securities sold under							
agreements to repurchase	K015	0	K016	C	K017	0	2.a
b. Derivative trading liabilties	K018	0	K019	C	K020	0	2.b
c. Commercial paper	K021	0	K022	C	K023	0	2.c
d. Other borrowed money							
(exclude commercial paper)	K024	0	K025	C	K026	0	2.d
e. Other liabilities	K027	0	K028	C	K029	0	2.e
3. All other assets of consolidated							
VIEs (not included in items 1.a.							
through 1.k above)	K030	0	K031	C	K032	0	3
4. All other liabilities of							
consolidated VIEs (not included							
in items 2.a through 2.e above)	K033	0	K034	C	K035	0	4

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

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

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

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the 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.

	RCON	YES / NO
Comments?	6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly;750 character limit):

TEXT 6980

REPORT OF CONDITION

Consolidating domestic subsidiaries of

Provident Trust Company

in the state of WI at close of business on December 31, 2015

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

Statement of Resources and Liabilities

	Dollar Amounts in Thousands
ASSETS	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	2,133
Interest-bearing balances	12
Securities:	
Held-to-maturity securities	0
Available-for-sale securities	3,935
Federal funds sold and securities purchased under agreements to resell:	
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and lease financing receivables:	
Loans and leases held for sale	0
Loans and leases, net of unearned income	
LESS: Allowance for loan and lease losses	0
Loans and leases, net of unearned income and allowance	0
Trading Assets	0
Premises and fixed assets (including capitalized leases)	0
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets:	
Goodwill	459
Other intangible assets	
Other assets	0
Total assets	6,539

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:		
In domestic offices		0
Noninterest-bearing	0	
Interest-bearing	0	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		0
Subordinated notes and debentures		0
Other liabilities		0
Total liabilities		0

EQUITY CAPITAL

Bank Equity Capital	
Perpetual preferred stock and related surplus	0
Common stock	400
Surplus (excludes all surplus related to preferred stock)	1,667
Retained earnings	4,419
Accumulated other comprehensive income	53
Other equity capital components	0
Total bank equity capital	6,539
Noncontrolling (minority) interest in consolidated subsidiaries	0
Total equity capital	6,539
Total liabilities and equity capital	6,539

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 #1	
Director #2	
Director #3	

I, James R. Daley, Chief Compliance Officer

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