

**BANK OF NORTH DAKOTA  
BALANCE SHEETS  
DECEMBER 31, 2016 and 2015  
Unaudited**

	(In Thousands)	
	2016	2015
CASH AND DUE FROM BANKS	361,807	318,354
FFS & SEC PURCH UNDER REPOS	63,070	77,905
SECURITIES	2,068,327	2,657,527
LOANS	4,789,553	4,339,618
LESS: ALLOW. FOR LOAN LOSS	(78,747)	(69,294)
	4,710,806	4,270,324
OTHER ASSETS	91,258	83,832
TOTAL ASSETS	7,295,268	7,407,942
DEPOSITS		
NON-INTEREST BEARING	663,156	641,264
INTEREST BEARING	4,224,036	5,160,878
	4,887,192	5,802,142
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	242,480	119,500
SHORT AND LONG-TERM DEBT	1,280,538	727,322
OTHER LIABILITIES	9,325	9,485
TOTAL LIABILITIES	6,419,535	6,658,449
EQUITY	875,733	749,493
TOTAL LIAB. AND EQUITY	7,295,268	7,407,942

**BANK OF NORTH DAKOTA  
STATEMENTS OF INCOME  
DECEMBER 31, 2016 AND 2015  
Unaudited**

	<b>(In Thousands)</b>	
	<u>2016</u>	<u>2015</u>
<b>INTEREST INCOME</b>		
FEDERAL FUNDS SOLD	1,045	1,910
SECURITIES	34,721	36,496
LOANS	175,037	155,891
	<u>210,803</u>	<u>194,297</u>
<b>INTEREST EXPENSE</b>		
DEPOSITS	11,457	12,814
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	861	223
SHORT AND LONG-TERM DEBT	21,657	19,127
	<u>33,975</u>	<u>32,164</u>
<b>NET INTEREST INCOME</b>	176,828	162,133
<b>PROVISION FOR LOAN LOSSES</b>	<u>16,000</u>	<u>12,500</u>
<b>NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES</b>	<u>160,828</u>	<u>149,633</u>
<b>NONINTEREST INCOME</b>	<u>6,323</u>	<u>7,688</u>
<b>NONINTEREST EXPENSE</b>		
SALARIES AND BENEFITS	16,151	14,817
DATA PROCESSING	5,745	4,838
OCCUPANCY AND EQUIPMENT	843	726
OTHER OPERATING EXPENSES	8,257	6,286
	<u>30,996</u>	<u>26,667</u>
<b>NET INCOME</b>	<u>136,155</u>	<u>130,654</u>

Bank of North Dakota is pleased to provide its risk-based capital ratios as of December 31, 2016. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per regulatory guidance.

Risk-Based Capital Ratio:

	Bank of North Dakota	Well Capitalized per Guidance
Leverage Ratio	12.01%	5.00%
Tier One Risk-Based Capital Ratio	20.09%	8.00%
Total Risk-Based Capital Ratio	21.34%	10.00%

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.

	<u>(Dollar Amounts in Thousands)</u>	
	<u>12/31/2016</u>	<u>12/31/2015</u>
Tier One Capital	\$863,496	\$747,330
Total Risk Based Capital	917,545	798,689
Total Risk Weighted Assets	4,299,197	4,090,728
Net Income (Annualized)	136,155	130,654
Average Assets	7,292,295	7,787,765
Average Equity	819,910	720,475
Total Gross Loans	4,789,553	4,399,618
Past Due Loans	129,625	108,850
Nonperforming Loans	15,716	15,628
Allowance for Loan Losses	78,747	69,294
Return on Average Assets (Annualized)	1.87%	1.68%
Return on Average Equity (Annualized)	16.61%	18.13%
Past Due Loans/Total Loans	2.71%	2.47%
Nonperforming Loans/Total Loans	0.33%	0.36%
Allowance for Loan Losses/Total Loans	1.64%	1.58%

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

Report at the close of business      December 31, 2016

(20161231)  
(RCON 9999)

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

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

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

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

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

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

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

## Submission of Reports

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

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

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

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

\_\_\_\_\_  
Bank of North Dakota

Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
Bismarck

City (RSSD 9130)

\_\_\_\_\_  
ND

State Abbrev. (RSSD 9200)

\_\_\_\_\_  
58506

ZIP Code (RSSD 9220)

FDIC Certificate Number    90374  
(RSSD 9050)

### Schedule 01 ENT - Bank Demographic Information

1.	Reporting date .....	RCON9999	20161231
2.	FDIC certificate number .....	RSSD9050	90374
3.	Legal title of bank .....	RSSD9017	Bank of North Dakota
4.	City .....	RSSD9130	Bismarck
5.	State abbreviation .....	RSSD9200	ND
6.	Zip code .....	RSSD9220	58506
7.	Legal Entity Identifier (LEI) (Report only if your institution already has an LEI)	RCON9224	

## Schedule 02 CI - Contact Information

1. Contact Information for the Reports of Condition and Income		
1.a. Chief Financial Officer (or Equivalent) Signing the Reports		
1.a.1. Name .....	TEXTC490	Tim Porter
1.a.2. Title .....	TEXTC491	Chief Financial Officer
1.a.3. E-mail Address .....	TEXTC492	tcporter@nd.gov
1.a.4. Telephone .....	TEXTC493	701-328-5650
1.a.5. FAX .....	TEXTC494	701-328-5793
1.b. Other Person to Whom Questions about the Reports Should be Directed		
1.b.1. Name .....	TEXTC495	Jason Johnson
1.b.2. Title .....	TEXTC496	Controller
1.b.3. E-mail Address .....	TEXT4086	jasonjohnson@nd.gov
1.b.4. Telephone .....	TEXT8902	701-328-5752
1.b.5. FAX .....	TEXT9116	701-328-5793
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed		
2.a. Name and Title .....	TEXTB962	Tim Porter, Chief Financial Officer
2.b. E-mail Address .....	TEXTB926	tcporter@nd.gov
2.c. Telephone .....	TEXTB963	701-328-5650
2.d. FAX .....	TEXTB964	701-328-5793
3. Emergency Contact Information		
3.a. Primary Contact		
3.a.1. Name .....	TEXTC366	Eric Hardmeyer
3.a.2. Title .....	TEXTC367	President & CEO
3.a.3. E-mail Address .....	TEXTC368	ehardmeyer@nd.gov
3.a.4. Telephone .....	TEXTC369	701-328-5752
3.a.5. FAX .....	TEXTC370	701-328-5793
3.b. Secondary Contact		
3.b.1. Name .....	TEXTC371	Jason Johnson
3.b.2. Title .....	TEXTC372	Controller
3.b.3. E-mail Address .....	TEXTC373	jasonjohnson@nd.gov
3.b.4. Telephone .....	TEXTC374	701-328-5752
3.b.5. FAX .....	TEXTC375	701-328-5793
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information		
4.a. Primary Contact		
4.a.1. Name .....	TEXTC437	Jennifer Lang
4.a.2. Title .....	TEXTC438	Compliance Officer
4.a.3. E-mail Address .....	TEXTC439	jenniferlang@nd.gov
4.a.4. Telephone .....	TEXTC440	701-328-5816
4.b. Secondary Contact		
4.b.1. Name .....	TEXTC442	Jeff Weiler
4.b.2. Title .....	TEXTC443	Risk Management Director
4.b.3. E-mail Address .....	TEXTC444	jweiler@nd.gov
4.b.4. Telephone .....	TEXTC445	701-328-5756
4.c. Third Contact		
4.c.1. Name .....	TEXTC870	
4.c.2. Title .....	TEXTC871	
4.c.3. E-mail Address .....	TEXTC872	
4.c.4. Telephone .....	TEXTC873	
4.d. Fourth Contact		
4.d.1. Name .....	TEXTC875	
4.d.2. Title .....	TEXTC876	
4.d.3. E-mail Address .....	TEXTC877	
4.d.4. Telephone .....	TEXTC878	
5. Chief Executive Officer Contact Information		
5.a. Chief Executive Officer		
5.a.1. Name .....	TEXTFT42	
5.a.2. E-mail Address .....	TEXTFT44	
5.a.3. Telephone .....	TEXTFT43	
5.a.4. FAX .....	TEXTFT45	

# Schedule 03 RI - Income Statement

1.	Interest income:		
1.a.	Interest and fee income on loans:		
1.a.1.	Loans secured by real estate:		
1.a.1.a.	Loans secured by 1-4 family residential properties .....	RIAD4435	28,205
1.a.1.b.	All other loans secured by real estate .....	RIAD4436	60,541
1.a.2.	Commercial and industrial loans .....	RIAD4012	11,427
1.a.3.	Loans to individuals for household, family, and other personal expenditures:		
1.a.3.a.	Credit cards .....	RIADB485	0
1.a.3.b.	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RIADB486	49,083
1.a.4.	Loans to foreign governments and official institutions .....	RIAD4056	0
1.a.5.	All other loans [1] .....	RIAD4058	25,711
1.a.6.	Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	RIAD4010	174,967
1.b.	Income from lease financing receivables .....	RIAD4065	0
1.c.	Interest income on balances due from depository institutions [2] .....	RIAD4115	610
1.d.	Interest and dividend income on securities:		
1.d.1.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488	17,563
1.d.2.	Mortgage-backed securities .....	RIADB489	15,638
1.d.3.	All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	87
1.e.	Interest income from trading assets .....	RIAD4069	0
1.f.	Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	477
1.g.	Other interest income .....	RIAD4518	1,257
1.h.	Total interest income (sum of items 1.a.(6) through 1.g) .....	RIAD4107	210,599
2.	Interest expense:		
2.a.	Interest on deposits:		
2.a.1.	Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508	289
2.a.2.	Nontransaction accounts:		
2.a.2.a.	Savings deposits (includes MMDAs) .....	RIAD0093	2,485
2.a.2.b.	Time deposits of \$100,000 or more .....	RIADA517	8,517
2.a.2.c.	Time deposits of less than \$100,000 .....	RIADA518	166
2.b.	Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	861
2.c.	Interest on trading liabilities and other borrowed money .....	RIAD4185	21,657
2.d.	Interest on subordinated notes and debentures .....	RIAD4200	0
2.e.	Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073	33,975
3.	Net interest income (item 1.h minus 2.e) .....	RIAD4074	176,624
4.	Provision for loan and lease losses .....	RIAD4230	16,000
5.	Noninterest income:		
5.a.	Income from fiduciary activities [3] .....	RIAD4070	238
5.b.	Service charges on deposit accounts .....	RIAD4080	917
5.c.	Trading revenue [4] .....	RIADA220	0
5.d.			
5.d.1.	Fees and commissions from securities brokerage .....	RIADC886	0
5.d.2.	Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	0
5.d.3.	Fees and commissions from annuity sales .....	RIADC887	0
5.d.4.	Underwriting income from insurance and reinsurance activities .....	RIADC386	0
5.d.5.	Income from other insurance activities .....	RIADC387	0
5.e.	Venture capital revenue .....	RIADB491	205
5.f.	Net servicing fees .....	RIADB492	1,387
5.g.	Net securitization income .....	RIADB493	0
5.h.	Not applicable		
5.i.	Net gains (losses) on sales of loans and leases .....	RIAD5416	193
5.j.	Net gains (losses) on sales of other real estate owned .....	RIAD5415	-104
5.k.	Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496	0
5.l.	Other noninterest income [5] .....	RIADB497	3,382
5.m.	Total noninterest income (sum of items 5.a through 5.l) .....	RIAD4079	6,218
6.			
6.a.	Realized gains (losses) on held-to-maturity securities .....	RIAD3521	0
6.b.	Realized gains (losses) on available-for-sale securities .....	RIAD3196	-131
7.	Noninterest expense:		
7.a.	Salaries and employee benefits .....	RIAD4135	16,151
7.b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217	1,063
7.c.			
7.c.1.	Goodwill impairment losses .....	RIADC216	0
7.c.2.	Amortization expense and impairment losses for other intangible assets .....	RIADC232	0
7.d.	Other noninterest expense [5] .....	RIAD4092	13,342
7.e.	Total noninterest expense (sum of items 7.a through 7.d) .....	RIAD4093	30,556
8.	Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) .....	RIAD4301	136,155
9.	Applicable income taxes (on item 8) .....	RIAD4302	0
10.	Income (loss) before discontinued operations (item 8 minus item 9) .....	RIAD4300	136,155
11.	Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) .....	RIADFT28	0
12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) ..	RIADG104	136,155
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) .....	RIADG103	0
14.	Net income (loss) attributable to bank (item 12 minus item 13) .....	RIAD4340	136,155
M.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 .....	RIAD4513	0



### Schedule 03 RI - Income Statement

M.2.	Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. [6] Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD8431	0
M.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) .....	RIAD4313	7,263
M.4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....	RIAD4507	87
M.5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	178
M.6.	Memorandum item 6 is to be completed by: 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)) .....	RIAD4024	8,704
M.7.	If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) [7] .....	RIAD9106	0
M.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):		
M.8.a.	Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. Interest rate exposures .....	RIAD8757	0
M.8.b.	Foreign exchange exposures .....	RIAD8758	0
M.8.c.	Equity security and index exposures .....	RIAD8759	0
M.8.d.	Commodity and other exposures .....	RIAD8760	0
M.8.e.	Credit exposures .....	RIADF186	0
M.8.f.	Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.[6] 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) .....	RIADK090	0
M.8.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) .....	RIADK094	0
M.9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
M.9.a.	Net gains (losses) on credit derivatives held for trading .....	RIADC889	0
M.9.b.	Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890	0
M.10.	To be completed by banks with \$300 million or more in total assets:[6] Credit losses on derivatives (see instructions) .....	RIADA251	0
M.11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	NO
M.12.	Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) .....	RIADF228	0
M.13.	Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
M.13.a.	Net gains (losses) on assets .....	RIADF551	0
M.13.a.1.	Estimated net gains (losses) on loans attributable to changes in instrument- specific credit risk .....	RIADF552	0
M.13.b.	Net gains (losses) on liabilities .....	RIADF553	0
M.13.b.1.	Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554	0
M.14.	Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:		
M.14.a.	Total other-than-temporary impairment losses .....	RIADJ319	300
M.14.b.	Portion of losses recognized in other comprehensive income (before income taxes) .....	RIADJ320	0
M.14.c.	Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b) .....	RIADJ321	300
M.15.	Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets [8] that answered 'Yes' to Schedule RC-E, Memorandum item 5. 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):		
M.15.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 .....	RIADH032	0
M.15.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 .....	RIADH033	0
M.15.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 .....	RIADH034	0
M.15.d.	All other service charges on deposit accounts .....	RIADH035	0

[2] Includes interest income on time certificates of deposit not held for trading.

[3] 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.

## Schedule 03 RI - Income Statement

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[4] 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.

[5] Describe on Schedule RI-E-Explanations.

[6] 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, 2015, Report of Condition.

[7] For example, a bank acquired on March 1, 2016, would report 20160301.

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

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

### Schedule 04 RI-A - Changes in Bank Equity Capital

1.	Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	749,493
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors [2] .....	RIADB507	0
3.	Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	749,493
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	136,155
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	0
6.	Treasury stock transactions, net .....	RIADB510	0
7.	Changes incident to business combinations, net .....	RIAD4356	0
8.	LESS: Cash dividends declared on preferred stock .....	RIAD4470	0
9.	LESS: Cash dividends declared on common stock .....	RIAD4460	19,989
10.	Other comprehensive income [1] .....	RIADB511	10,074
11.	Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) [2] .....	RIAD4415	0
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	875,733

[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.

[2] Describe on Schedule RI-E-Explanations.

# Schedule 05 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

### Section 1

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

		(Column A) Charge-offs Calendar year- to-date [1]		(Column B) Recoveries Calendar year- to-date	
1.	Loans secured by real estate:				
1.a.	Construction, land development, and other land loans:				
1.a.1.	1-4 family residential construction loans .....	RIADC891	0	RIADC892	0
1.a.2.	Other construction loans and all land development and other land loans .....	RIADC893	0	RIADC894	33
1.b.	Secured by farmland .....	RIAD3584	0	RIAD3585	14
1.c.	Secured by 1-4 family residential properties:				
1.c.1.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	0	RIAD5412	0
1.c.2.	Closed-end loans secured by 1-4 family residential properties:				
1.c.2.a.	Secured by first liens .....	RIADC234	0	RIADC217	0
1.c.2.b.	Secured by junior liens .....	RIADC235	0	RIADC218	0
1.d.	Secured by multifamily (5 or more) residential properties .....	RIAD3588	1,245	RIAD3589	0
1.e.	Secured by nonfarm nonresidential properties:				
1.e.1.	Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	940	RIADC896	6
1.e.2.	Loans secured by other nonfarm nonresidential properties .....	RIADC897	3,043	RIADC898	0
2.	Loans to depository institutions and acceptances of other banks .....	RIAD4481	0	RIAD4482	0
3.	Not applicable				
4.	Commercial and industrial loans .....	RIAD4638	1,075	RIAD4608	222
5.	Loans to individuals for household, family, and other personal expenditures:				
5.a.	Credit cards .....	RIADB514	0	RIADB515	0
5.b.	Automobile loans .....	RIADK129	0	RIADK133	0
5.c.	Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205	527	RIADK206	8
6.	Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0
7.	All other loans [2] .....	RIAD4644	0	RIAD4628	0
8.	Lease financing receivables .....	RIAD4266	0	RIAD4267	0
9.	Total (sum of items 1 through 8) .....	RIAD4635	6,830	RIAD4605	283
M.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 .....	RIAD5409	542	RIAD5410	222
M.2.	Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets:[3]				
M.2.a.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	RIAD4652	0	RIAD4662	0
M.2.b.	Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above) .....	RIAD4654	0	RIAD4664	0
M.2.c.	Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above) .....	RIAD4646	0	RIAD4618	0
M.2.d.	Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above) .....	RIADF185	0	RIADF187	0
M.3.	Memorandum item 3 is to be completed by 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:[3] Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0

[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.'

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

## Schedule 05 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

### Section 2

- M.4. 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.  
Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)

RIADC388	0
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### Schedule 06 RI-B Part II - Changes in Allowance for Loan and Lease Losses

1.	Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	69,294
2.	Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605	283
3.	LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079	6,830
4.	LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	0
5.	Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	16,000
6.	Adjustments (see instructions for this schedule) [1] .....	RIADC233	0
7.	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	RIAD3123	78,747
M.1.	Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above ....	RIADC435	0
M.2.	Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0
M.3.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390	0
M.4.	Memorandum item 4 is to be completed by all banks. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above) .....	RIADC781	0

[1] Describe on Schedule RI-E-Explanations.

**Schedule 07 RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses**

Schedule RI-C is completed by institutions with \$1 billion or more in total assets. [1]

		(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10- 35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10- 35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1.	Real estate loans:												
1.a.	Construction loans .....	RCONM708	8,691	RCONM709	749	RCONM710	219,980	RCONM711	4,913	RCONM712	0	RCONM713	0
1.b.	Commercial real estate loans .....	RCONM714	51,986	RCONM715	5,007	RCONM716	1,199,062	RCONM717	27,119	RCONM719	0	RCONM720	0
1.c.	Residential real estate loans .....	RCONM721	780	RCONM722	0	RCONM723	738,574	RCONM724	2,055	RCONM725	0	RCONM726	0
2.	Commercial loans [2] .....	RCONM727	19,853	RCONM728	2,840	RCONM729	1,170,597	RCONM730	22,686	RCONM731	0	RCONM732	0
3.	Credit cards .....	RCONM733	0	RCONM734	0	RCONM735	0	RCONM736	0	RCONM737	0	RCONM738	0
4.	Other consumer loans .....	RCONM739	70	RCONM740	0	RCONM741	1,379,960	RCONM742	854	RCONM743	0	RCONM744	0
5.	Unallocated, if any .....							RCONM745	12,524				
6.	Total (for each column, sum of items 1.a through 5) [3] .....	RCONM746	81,380	RCONM747	8,596	RCONM748	4,708,173	RCONM749	70,151	RCONM750	0	RCONM751	0

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

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

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

## Schedule 08 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 discontinued operations in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

1.	Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.l:		
1.a.	Income and fees from the printing and sale of checks .....	RIADC013	0
1.b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014	0
1.c.	Income and fees from automated teller machines (ATMs) .....	RIADC016	0
1.d.	Rent and other income from other real estate owned .....	RIAD4042	0
1.e.	Safe deposit box rent .....	RIADC015	0
1.f.	Net change in the fair values of financial instruments accounted for under a fair value option .....		
		RIADF229	0
1.g.	Bank card and credit card interchange fees .....	RIADF555	0
1.h.	Gains on bargain purchases .....	RIADJ447	0
1.i.	Income and fees from wire transfers .....	RIADT047	0
1.j.	Disclose component and the dollar amount of that component:		
1.j.1.	Describe component .....	TEXT4461	NDGSLP Fee
1.j.2.	Amount of component .....	RIAD4461	2,414
1.k.	Disclose component and the dollar amount of that component:		
1.k.1.	Describe component .....	TEXT4462	Letters of Credit Fees
1.k.2.	Amount of component .....	RIAD4462	645
1.l.	Disclose component and the dollar amount of that component:		
1.l.1.	Describe component .....	TEXT4463	Other Income
1.l.2.	Amount of component .....	RIAD4463	182
2.	Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:		
2.a.	Data processing expenses .....	RIADC017	5,745
2.b.	Advertising and marketing expenses .....	RIAD0497	1,613
2.c.	Directors' fees .....	RIAD4136	16
2.d.	Printing, stationery, and supplies .....	RIADC018	159
2.e.	Postage .....	RIAD8403	515
2.f.	Legal fees and expenses .....	RIAD4141	132
2.g.	FDIC deposit insurance assessments .....	RIAD4146	0
2.h.	Accounting and auditing expenses .....	RIADF556	411
2.i.	Consulting and advisory expenses .....	RIADF557	326
2.j.	Automated teller machine (ATM) and interchange expenses .....	RIADF558	0
2.k.	Telecommunications expenses .....	RIADF559	230
2.l.	Other real estate owned expenses .....	RIADY923	0
2.m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses) .....	RIADY924	0
2.n.	Disclose component and the dollar amount of that component:		
2.n.1.	Describe component .....	TEXT4464	Loan Servicing Fee
2.n.2.	Amount of component .....	RIAD4464	645
2.o.	Disclose component and the dollar amount of that component:		
2.o.1.	Describe component .....	TEXT4467	Correspondent Fee
2.o.2.	Amount of component .....	RIAD4467	764
2.p.	Disclose component and the dollar amount of that component:		
2.p.1.	Describe component .....	TEXT4468	
2.p.2.	Amount of component .....	RIAD4468	0
3.	Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):		
3.a.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.a.1.	Describe component .....	TEXTFT29	
3.a.2.	Amount of component .....	RIADFT29	0
3.a.3.	Applicable income tax effect .....	RIADFT30	0
3.b.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.b.1.	Describe component .....	TEXTFT31	
3.b.2.	Amount of component .....	RIADFT31	0
3.b.3.	Applicable income tax effect .....	RIADFT32	0
4.	Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):		
4.a.	Disclose component and the dollar amount of that component:		
4.a.1.	Describe component .....	TEXTB526	
4.a.2.	Amount of component .....	RIADB526	0
4.b.	Disclose component and the dollar amount of that component:		
4.b.1.	Describe component .....	TEXTB527	
4.b.2.	Amount of component .....	RIADB527	0
5.	Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):		
5.a.	Disclose component and the dollar amount of that component:		
5.a.1.	Describe component .....	TEXT4498	
5.a.2.	Amount of component .....	RIAD4498	0
5.b.	Disclose component and the dollar amount of that component:		
5.b.1.	Describe component .....	TEXT4499	
5.b.2.	Amount of component .....	RIAD4499	0
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):		
6.a.	Disclose component and the dollar amount of that component:		
6.a.1.	Describe component .....	TEXT4521	
6.a.2.	Amount of component .....	RIAD4521	0
6.b.	Disclose component and the dollar amount of that component:		
6.b.1.	Describe component .....	TEXT4522	
6.b.2.	Amount of component .....	RIAD4522	0
7.	Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		
7.a.	Comments? .....	RIAD4769	
7.b.	Other explanations .....	TEXT4769	



## Schedule 08 RI-E - Explanations

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

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

### Schedule 09 RC - Balance Sheet

1.	Cash and balances due from depository institutions (from Schedule RC-A):		
1.a.	Noninterest-bearing balances and currency and coin [1] .....	RCON0081	244,747
1.b.	Interest-bearing balances [2] .....	RCON0071	117,060
2.	Securities:		
2.a.	Held-to-maturity securities (from Schedule RC-B, column A) .....	RCON1754	0
2.b.	Available-for-sale securities (from Schedule RC-B, column D) .....	RCON1773	2,003,060
3.	Federal funds sold and securities purchased under agreements to resell:		
3.a.	Federal funds sold .....	RCONB987	63,070
3.b.	Securities purchased under agreements to resell [3] .....	RCONB989	0
4.	Loans and lease financing receivables (from Schedule RC-C):		
4.a.	Loans and leases held for sale .....	RCON5369	0
4.b.	Loans and leases, net of unearned income .....	RCONB528	4,789,553
4.c.	LESS: Allowance for loan and lease losses .....	RCON3123	78,747
4.d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) .....	RCONB529	4,710,806
5.	Trading assets (from Schedule RC-D) .....	RCON3545	0
6.	Premises and fixed assets (including capitalized leases) .....	RCON2145	11,133
7.	Other real estate owned (from Schedule RC-M) .....	RCON2150	894
8.	Investments in unconsolidated subsidiaries and associated companies .....	RCON2130	0
9.	Direct and indirect investments in real estate ventures .....	RCON3656	0
10.	Intangible assets:		
10.a.	Goodwill .....	RCON3163	0
10.b.	Other intangible assets (from Schedule RC-M) .....	RCON0426	0
11.	Other assets (from Schedule RC-F) .....	RCON2160	144,498
12.	Total assets (sum of items 1 through 11) .....	RCON2170	7,295,268
13.	Deposits:		
13.a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....	RCON2200	4,887,192
13.a.1.	Noninterest-bearing [4] .....	RCON6631	663,156
13.a.2.	Interest-bearing .....	RCON6636	4,224,036
13.b.	Not applicable		
14.	Federal funds purchased and securities sold under agreements to repurchase:		
14.a.	Federal funds purchased [5] .....	RCONB993	242,480
14.b.	Securities sold under agreements to repurchase [6] .....	RCONB995	0
15.	Trading liabilities (from Schedule RC-D) .....	RCON3548	0
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCON3190	1,280,538
17.	Not applicable		
18.	Not applicable		
19.	Subordinated notes and debentures [7] .....	RCON3200	0
20.	Other liabilities (from Schedule RC-G) .....	RCON2930	9,325
21.	Total liabilities (sum of items 13 through 20) .....	RCON2948	6,419,535
22.	Not applicable		
23.	Perpetual preferred stock and related surplus .....	RCON3838	0
24.	Common stock .....	RCON3230	2,000
25.	Surplus (exclude all surplus related to preferred stock) .....	RCON3839	72,000
26.			
26.a.	Retained earnings .....	RCON3632	789,496
26.b.	Accumulated other comprehensive income [8] .....	RCONB530	12,237
26.c.	Other equity capital components [9] .....	RCONA130	0
27.			
27.a.	Total bank equity capital (sum of items 23 through 26.c) .....	RCON3210	875,733
27.b.	Noncontrolling (minority) interests in consolidated subsidiaries .....	RCON3000	0
28.	Total equity capital (sum of items 27.a and 27.b) .....	RCONG105	875,733
29.	Total liabilities and equity capital (sum of items 21 and 28) .....	RCON3300	7,295,268
M.1.	To be reported with the March Report of Condition. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015 .....	RCON6724	0
M.2.	To be reported with the March Report of Condition. Bank's fiscal year-end date .....	RCON8678	0

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

## Schedule 09 RC - Balance Sheet

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- [1] Includes cash items in process of collection and unposted debits.
- [2] Includes time certificates of deposit not held for trading.
- [3] Includes all securities resale agreements, regardless of maturity.
- [4] Includes noninterest-bearing demand, time and savings deposits.
- [5] Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, 'Other borrowed money.'
- [6] Includes all securities repurchase agreements, regardless of maturity.
- [7] Includes limited-life preferred stock and related surplus.
- [8] 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 minimum pension liability adjustments.
- [9] Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule 10 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.

1.	Cash items in process of collection, unposted debits, and currency and coin:		
1.a.	Cash items in process of collection and unposted debits .....	RCON0020	214,724
1.b.	Currency and coin .....	RCON0080	28,865
2.	Balances due from depository institutions in the U.S:		
2.a.	U.S. branches and agencies of foreign banks .....	RCON0083	0
2.b.	Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	1,377
3.	Balances due from banks in foreign countries and foreign central banks:		
3.a.	Foreign branches of other U.S. banks .....	RCON0073	0
3.b.	Other banks in foreign countries and foreign central banks .....	RCON0074	0
4.	Balances due from Federal Reserve Banks .....	RCON0090	116,841
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) .....	RCON0010	361,807

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

### Schedule 11 RC-B - Securities

Exclude assets held for trading.

**Section 1**

		(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
1.	U.S. Treasury securities .....	RCON0211	0	RCON0213	0	RCON1286	39,793	RCON1287	39,976	
2.	U.S. Government agency obligations (exclude mortgage-backed securities):									
2.a.	Issued by U.S. Government agencies [1] .....	RCON1289	0	RCON1290	0	RCON1291	170,270	RCON1293	172,726	
2.b.	Issued by U.S. Government-sponsored agencies [2] .....	RCON1294	0	RCON1295	0	RCON1297	1,069,109	RCON1298	1,073,465	
3.	Securities issued by states and political subdivisions in the U.S. ....	RCON8496	0	RCON8497	0	RCON8498	4,130	RCON8499	4,140	
4.	Mortgage-backed securities (MBS):									
4.a.	Residential mortgage pass-through securities:									
4.a.1.	Guaranteed by GNMA .....	RCONG300	0	RCONG301	0	RCONG302	5,479	RCONG303	5,620	
4.a.2.	Issued by FNMA and FHLMC .....	RCONG304	0	RCONG305	0	RCONG306	267,632	RCONG307	269,665	
4.a.3.	Other pass-through securities .....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	
4.b.	Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
4.b.1.	Issued or guaranteed by U.S. Government agencies or sponsored agencies [3] .....	RCONG312	0	RCONG313	0	RCONG314	70,531	RCONG315	70,903	
4.b.2.	Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [3] .....	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	
4.b.3.	All other residential MBS .....	RCONG320	0	RCONG321	0	RCONG322	74	RCONG323	75	
4.c.	Commercial MBS:									
4.c.1.	Commercial mortgage pass-through securities:									
4.c.1.a.	Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	
4.c.1.b.	Other pass-through securities .....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	
4.c.2.	Other commercial MBS:									
4.c.2.a.	Issued or guaranteed by U.S. Government agencies or sponsored agencies [3] ..	RCONK150	0	RCONK151	0	RCONK152	365,613	RCONK153	366,490	
4.c.2.b.	All other commercial MBS .....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	
5.	Asset-backed securities and structured financial products:									
5.a.	Asset-backed securities (ABS) .....	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	
5.b.	Structured financial products:									
5.b.1.	Cash .....	RCONG336	0	RCONG337	0	RCONG338	0	RCONG339	0	
5.b.2.	Synthetic .....	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0	
5.b.3.	Hybrid .....	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0	
6.	Other debt securities:									
6.a.	Other domestic debt securities .....	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	
6.b.	Other foreign debt securities .....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	
7.	Investments in mutual funds and other equity securities with readily determinable fair values [4] .....						RCONA510	0	RCONA511	0
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) .....	RCON1754	0	RCON1771	0	RCON1772	1,992,631	RCON1773	2,003,060	

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

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

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

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

## Schedule 11 RC-B - Securities

### Section 2

M.1.	Pledged securities [1] .....	RCON0416	759,048
M.2.	Maturity and repricing data for debt securities (excluding those in nonaccrual status): [1,2]		
M.2.a.	Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: [3,4]		
M.2.a.1.	Three months or less .....	RCONA549	253,797
M.2.a.2.	Over three months through 12 months .....	RCONA550	167,637
M.2.a.3.	Over one year through three years .....	RCONA551	868,873
M.2.a.4.	Over three years through five years .....	RCONA552	0
M.2.a.5.	Over five years through 15 years .....	RCONA553	0
M.2.a.6.	Over 15 years .....	RCONA554	0
M.2.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]		
M.2.b.1.	Three months or less .....	RCONA555	219,591
M.2.b.2.	Over three months through 12 months .....	RCONA556	29,453
M.2.b.3.	Over one year through three years .....	RCONA557	16,675
M.2.b.4.	Over three years through five years .....	RCONA558	3,557
M.2.b.5.	Over five years through 15 years .....	RCONA559	2,022
M.2.b.6.	Over 15 years .....	RCONA560	3,987
M.2.c.	Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: [6]		
M.2.c.1.	Three years or less .....	RCONA561	355,424
M.2.c.2.	Over three years .....	RCONA562	82,044
M.2.d.	Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....	RCONA248	310,245
M.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) .....	RCON1778	0
M.4.	Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):		
M.4.a.	Amortized cost .....	RCON8782	0
M.4.b.	Fair value .....	RCON8783	0

[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 11 RC-B - Securities

Section 3

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

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

### Schedule 12 RC-C Part I - Loans and Leases

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

**Section 1**

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets [1]	(Column B) To Be Completed by All Banks
1. Loans secured by real estate:		
1.a. Construction, land development, and other land loans:		
1.a.1. 1-4 family residential construction loans .....		RCONF158 9,000
1.a.2. Other construction loans and all land development and other land loans .....		RCONF159 160,845
1.b. Secured by farmland (including farm residential and other improvements) .....		RCON1420 452,085
1.c. Secured by 1-4 family residential properties:		
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....		RCON1797 1,111
1.c.2. Closed-end loans secured by 1-4 family residential properties:		
1.c.2.a. Secured by first liens .....		RCON5367 782,193
1.c.2.b. Secured by junior liens .....		RCON5368 0
1.d. Secured by multifamily (5 or more) residential properties .....		RCON1460 239,811
1.e. Secured by nonfarm nonresidential properties:		
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties .....		RCONF160 245,485
1.e.2. Loans secured by other nonfarm nonresidential properties .....		RCONF161 320,650
2. Loans to depository institutions and acceptances of other banks .....		RCON1288 0
2.a. To commercial banks in the U.S.:		
2.a.1. To U.S. branches and agencies of foreign banks .....	RCONB532 0	
2.a.2. To other commercial banks in the U.S. ....	RCONB533 0	
2.b. To other depository institutions in the U.S. ....	RCONB534 0	
2.c. To banks in foreign countries:		
2.c.1. To foreign branches of other U.S. banks .....	RCONB536 0	
2.c.2. To other banks in foreign countries .....	RCONB537 0	
3. Loans to finance agricultural production and other loans to farmers .....		RCON1590 244,346
4. Commercial and industrial loans .....		RCON1766 337,521
4.a. To U.S. addressees (domicile) .....	RCON1763 337,519	
4.b. To non-U.S. addressees (domicile) .....	RCON1764 0	
5. Not applicable		
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
6.a. Credit cards .....		RCONB538 0
6.b. Other revolving credit plans .....		RCONB539 1,150
6.c. Automobile loans .....		RCONK137 0
6.d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans) .....		RCONK207 1,380,057
7. Loans to foreign governments and official institutions (including foreign central banks) .....		RCON2081 0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....		RCON2107 321,083
9. Loans to nondepository financial institutions and other loans:		
9.a. Loans to nondepository financial institutions .....		RCONJ454 220,104
9.b. Other loans .....		RCONJ464 74,112
9.b.1. Loans for purchasing or carrying securities (secured and unsecured) .....	RCON1545 31,328	
9.b.2. All other loans (exclude consumer loans) .....	RCONJ451 42,784	
10. Lease financing receivables (net of unearned income) .....		RCON2165 0
10.a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCONF162 0	
10.b. All other leases .....	RCONF163 0	
11. LESS: Any unearned income on loans reflected in items 1-9 above .....		RCON2123 0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .....		RCON2122 4,789,553

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



# Schedule 12 RC-C Part I - Loans and Leases

## Section 2

M.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):		
M.1.a.	Construction, land development, and other land loans:		
M.1.a.1.	1-4 family residential construction loans	RCONK158	0
M.1.a.2.	Other construction loans and all land development and other land loans	RCONK159	6,558
M.1.b.	Loans secured by 1-4 family residential properties	RCONF576	1,217
M.1.c.	Secured by multifamily (5 or more) residential properties	RCONK160	6,059
M.1.d.	Secured by nonfarm nonresidential properties:		
M.1.d.1.	Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	2,999
M.1.d.2.	Loans secured by other nonfarm nonresidential properties	RCONK162	8,628
M.1.e.	Commercial and industrial loans	RCONK256	1,272
M.1.e.1.	Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets[2] (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):		
	To U.S. addressees (domicile)	RCONK163	1,272
	To non-U.S. addressees (domicile)	RCONK164	0
M.1.f.	All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK165	26,003
M.1.f.1.	Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):		
	Loans secured by farmland	RCONK166	12,121
M.1.f.2.	Not applicable		
M.1.f.3.	Not applicable		
M.1.f.4.	Loans to individuals for household, family, and other personal expenditures:		
M.1.f.4.a.	Credit cards	RCONK098	0
M.1.f.4.b.	Automobile loans	RCONK203	0
M.1.f.4.c.	Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK204	0
M.1.f.5.	Memorandum item 1.f.(5) 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 five percent of total loans Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above	RCONK168	13,882
M.2.	Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		
M.2.a.	Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: [3,4]		
M.2.a.1.	Three months or less	RCONA564	4,040
M.2.a.2.	Over three months through 12 months	RCONA565	432
M.2.a.3.	Over one year through three years	RCONA566	460
M.2.a.4.	Over three years through five years	RCONA567	294
M.2.a.5.	Over five years through 15 years	RCONA568	24,290
M.2.a.6.	Over 15 years	RCONA569	745,839
M.2.b.	All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: [3,4]		
M.2.b.1.	Three months or less	RCONA570	2,390,039
M.2.b.2.	Over three months through 12 months	RCONA571	200,034
M.2.b.3.	Over one year through three years	RCONA572	436,687
M.2.b.4.	Over three years through five years	RCONA573	558,348
M.2.b.5.	Over five years through 15 years	RCONA574	271,490
M.2.b.6.	Over 15 years	RCONA575	157,600
M.2.c.	Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCONA247	392,611
M.3.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B [6]	RCON2746	352,687
M.4.	Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	0
M.5.	To be completed by banks with \$300 million or more in total assets: [2] Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	RCONB837	0
M.6.	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. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	0
M.7.	Memorandum item 7 is to be completed by all banks. 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):		
M.7.a.	Outstanding balance	RCONC779	0
M.7.b.	Amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	0
M.8.	Closed-end loans with negative amortization features secured by 1-4 family residential properties:		
M.8.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 1.c.(2)(b))	RCONF230	0
M.8.b.	Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of December 31, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, Part I, item 12, column B). Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	0

### Schedule 12 RC-C Part I - Loans and Leases

M.8.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 .....	RCONF232	0
M.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)) .....	RCONF577	6,236
M.10.	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. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):		
M.10.a.	Loans secured by real estate:		
M.10.a.1.	Construction, land development, and other land loans .....	RCONF578	0
M.10.a.2.	Secured by farmland (including farm residential and other improvements) .....	RCONF579	0
M.10.a.3.	Secured by 1-4 family residential properties:		
M.10.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF580	0
M.10.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.10.a.3.b.1.	Secured by first liens .....	RCONF581	0
M.10.a.3.b.2.	Secured by junior liens .....	RCONF582	0
M.10.a.4.	Secured by multifamily (5 or more) residential properties .....	RCONF583	0
M.10.a.5.	Secured by nonfarm nonresidential properties .....	RCONF584	0
M.10.b.	Commercial and industrial loans .....	RCONF585	0
M.10.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.10.c.1.	Credit cards .....	RCONF586	0
M.10.c.2.	Other revolving credit plans .....	RCONF587	0
M.10.c.3.	Automobile loans .....	RCONK196	0
M.10.c.4.	Other consumer loans .....	RCONK208	0
M.10.d.	Other loans .....	RCONF589	0
M.11.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):		
M.11.a.	Loans secured by real estate:		
M.11.a.1.	Construction, and land development, and other land loans .....	RCONF590	0
M.11.a.2.	Secured by farmland (including farm residential and other improvements) .....	RCONF591	0
M.11.a.3.	Secured by 1-4 family residential properties:		
M.11.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF592	0
M.11.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.11.a.3.b.1.	Secured by first liens .....	RCONF593	0
M.11.a.3.b.2.	Secured by junior liens .....	RCONF594	0
M.11.a.4.	Secured by multifamily (5 or more) residential properties .....	RCONF595	0
M.11.a.5.	Secured by nonfarm nonresidential properties .....	RCONF596	0
M.11.b.	Commercial and industrial loans .....	RCONF597	0
M.11.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.11.c.1.	Credit cards .....	RCONF598	0
M.11.c.2.	Other revolving credit plans .....	RCONF599	0
M.11.c.3.	Automobile loans .....	RCONK195	0
M.11.c.4.	Other consumer loans .....	RCONK209	0
M.11.d.	Other loans .....	RCONF601	0

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

[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 12 RC-C Part I - Loans and Leases**

**Section 3**

		<b>(Column A) Fair value of acquired loans and leases at acquisition date</b>		<b>(Column B) Gross contractual amounts receivable at acquisition date</b>		<b>(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected</b>	
M.12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
M.12.a. Loans secured by real estate .....	RCONG091	0	RCONG092	0	RCONG093	0	
M.12.b. Commercial and industrial loans .....	RCONG094	0	RCONG095	0	RCONG096	0	
M.12.c. Loans to individuals for household, family, and other personal expenditures .....	RCONG097	0	RCONG098	0	RCONG099	0	
M.12.d. All other loans and all leases .....	RCONG100	0	RCONG101	0	RCONG102	0	

## Schedule 12 RC-C Part I - Loans and Leases

### Section 4

M.13.	Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, Part 1, item 35.a) as of December 31, 2015. Construction, land development, and other land loans in domestic offices with interest reserves:		
M.13.a.	Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B) .....	RCONG376	0
M.13.b.	Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)) .....	RIADG377	0
M.14.	Memorandum item 14 is to be completed by all banks. Pledged loans and leases .....	RCONG378	1,893,362
M.15.	Memorandum item 15 is to be completed for the December report only. Reverse mortgages:		
M.15.a.	Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):		
M.15.a.1.	Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ466	0
M.15.a.2.	Proprietary reverse mortgages .....	RCONJ467	0
M.15.b.	Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		
M.15.b.1.	Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ468	0
M.15.b.2.	Proprietary reverse mortgages .....	RCONJ469	0
M.15.c.	Principal amount of reverse mortgage originations that have been sold during the year:		
M.15.c.1.	Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ470	0
M.15.c.2.	Proprietary reverse mortgages .....	RCONJ471	0

## Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

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

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

### Section 1

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

RCON6999	NO
RCON5562	
RCON5563	

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

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

[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 13 RC-C Part II - Loans to Small Businesses and Small Farms

### Section 2

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
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)):				
3.a.	With original amounts of \$100,000 or less .....	RCON5564	131	RCON5565	6,711
3.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5566	167	RCON5567	21,147
3.c.	With original amounts of more than \$250,000 through \$1,000,000 .....	RCON5568	277	RCON5569	109,349
4.	Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4: (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 [1]):				
4.a.	With original amounts of \$100,000 or less .....	RCON5570	185	RCON5571	6,439
4.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5572	124	RCON5573	14,226
4.c.	With original amounts of more than \$250,000 through \$1,000,000 .....	RCON5574	113	RCON5575	42,429

[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 13 RC-C Part II - Loans to Small Businesses and Small Farms

**Section 3**

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

RCO6860	NO

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

- 6.a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.) .....
- 6.b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.) .....

RCO5576	
RCO5577	

**Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms**

**Section 4**

		<b>(Column A) Number of Loans</b>		<b>(Column B) Amount Currently Outstanding</b>	
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):				
7.a.	With original amounts of \$100,000 or less .....	RCON5578	670	RCON5579	28,934
7.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5580	547	RCON5581	79,043
7.c.	With original amounts of more than \$250,000 through \$500,000 .....	RCON5582	363	RCON5583	126,235
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):				
8.a.	With original amounts of \$100,000 or less .....	RCON5584	622	RCON5585	17,826
8.b.	With original amounts of more than \$100,000 through \$250,000 .....	RCON5586	218	RCON5587	29,202
8.c.	With original amounts of more than \$250,000 through \$500,000 .....	RCON5588	140	RCON5589	45,026



### Schedule 14 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.

1.	U.S. Treasury securities .....	RCON3531	0
2.	U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON3532	0
3.	Securities issued by states and political subdivisions in the U.S. ....	RCON3533	0
4.	Mortgage-backed securities (MBS):		
4.a.	Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG379	0
4.b.	Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) [1] .....	RCONG380	0
4.c.	All other residential MBS .....	RCONG381	0
4.d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [1] .....	RCONK197	0
4.e.	All other commercial MBS .....	RCONK198	0
5.	Other debt securities:		
5.a.	Structured financial products:		
5.a.1.	Cash .....	RCONG383	0
5.a.2.	Synthetic .....	RCONG384	0
5.a.3.	Hybrid .....	RCONG385	0
5.b.	All other debt securities .....	RCONG386	0
6.	Loans:		
6.a.	Loans secured by real estate:		
6.a.1.	Construction, land development, and other land loans .....	RCONF604	0
6.a.2.	Secured by farmland (including farm residential and other improvements) .....	RCONF605	0
6.a.3.	Secured by 1-4 family residential properties:		
6.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF606	0
6.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
6.a.3.b.1.	Secured by first liens .....	RCONF607	0
6.a.3.b.2.	Secured by junior liens .....	RCONF611	0
6.a.4.	Secured by multifamily (5 or more) residential properties .....	RCONF612	0
6.a.5.	Secured by nonfarm nonresidential properties .....	RCONF613	0
6.b.	Commercial and industrial loans .....	RCONF614	0
6.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
6.c.1.	Credit cards .....	RCONF615	0
6.c.2.	Other revolving credit plans .....	RCONF616	0
6.c.3.	Automobile loans .....	RCONK199	0
6.c.4.	Other consumer loans .....	RCONK210	0
6.d.	Other loans .....	RCONF618	0
7.	Not applicable		
8.	Not applicable		
9.	Other trading assets .....	RCON3541	0
10.	Not applicable		
11.	Derivatives with a positive fair value .....	RCON3543	0
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCON3545	0
13.			
13.a.	Liability for short positions .....	RCON3546	0
13.b.	Other trading liabilities .....	RCONF624	0
14.	Derivatives with a negative fair value .....	RCON3547	0
15.	Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15) .....	RCON3548	0
M.1.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d.):		
M.1.a.	Loans secured by real estate:		
M.1.a.1.	Construction, land development, and other land loans .....	RCONF625	0
M.1.a.2.	Secured by farmland (including farm residential and other improvements) .....	RCONF626	0
M.1.a.3.	Secured by 1-4 family residential properties:		
M.1.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF627	0
M.1.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.1.a.3.b.1.	Secured by first liens .....	RCONF628	0
M.1.a.3.b.2.	Secured by junior liens .....	RCONF629	0
M.1.a.4.	Secured by multifamily (5 or more) residential properties .....	RCONF630	0
M.1.a.5.	Secured by nonfarm nonresidential properties .....	RCONF631	0
M.1.b.	Commercial and industrial loans .....	RCONF632	0
M.1.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		

### Schedule 14 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.

M.1.c.1.	Credit cards .....	RCONF633	0
M.1.c.2.	Other revolving credit plans .....	RCONF634	0
M.1.c.3.	Automobile loans .....	RCONK200	0
M.1.c.4.	Other consumer loans .....	RCONK211	0
M.1.d.	Other loans .....	RCONF636	0
M.2.	Loans measured at fair value that are past due 90 days or more:		
M.2.a.	Fair value .....	RCONF639	0
M.2.b.	Unpaid principal balance .....	RCONF640	0
M.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)):		
M.3.a.	Trust preferred securities issued by financial institutions .....	RCONG299	0
M.3.b.	Trust preferred securities issued by real estate investment trusts .....	RCONG332	0
M.3.c.	Corporate and similar loans .....	RCONG333	0
M.3.d.	1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCONG334	0
M.3.e.	1-4 family residential MBS not issued or guaranteed by GSEs .....	RCONG335	0
M.3.f.	Diversified (mixed) pools of structured financial products .....	RCONG651	0
M.3.g.	Other collateral or reference assets .....	RCONG652	0
M.4.	Pledged trading assets:		
M.4.a.	Pledged securities .....	RCONG387	0
M.4.b.	Pledged loans .....	RCONG388	0
M.5.	Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters. Asset-backed securities:		
M.5.a.	Credit card receivables .....	RCONF643	0
M.5.b.	Home equity lines .....	RCONF644	0
M.5.c.	Automobile loans .....	RCONF645	0
M.5.d.	Other consumer loans .....	RCONF646	0
M.5.e.	Commercial and industrial loans .....	RCONF647	0
M.5.f.	Other .....	RCONF648	0
M.6.	Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCONF651	0
M.7.	Equity securities (included in Schedule RC-D, item 9, above):		
M.7.a.	Readily determinable fair values .....	RCONF652	0
M.7.b.	Other .....	RCONF653	0
M.8.	Loans pending securitization .....	RCONF654	0
M.9.	Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item): [2]		
M.9.a.	Disclose component and the dollar amount of that component:		
M.9.a.1.	Describe component .....	TEXTF655	
M.9.a.2.	Amount of component .....	RCONF655	0
M.9.b.	Disclose component and the dollar amount of that component:		
M.9.b.1.	Describe component .....	TEXTF656	
M.9.b.2.	Amount of component .....	RCONF656	0
M.9.c.	Disclose component and the dollar amount of that component:		
M.9.c.1.	Describe component .....	TEXTF657	
M.9.c.2.	Amount of component .....	RCONF657	0
M.10.	Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):		
M.10.a.	Disclose component and the dollar amount of that component:		
M.10.a.1.	Describe component .....	TEXTF658	
M.10.a.2.	Amount of component .....	RCONF658	0
M.10.b.	Disclose component and the dollar amount of that component:		
M.10.b.1.	Describe component .....	TEXTF659	
M.10.b.2.	Amount of component .....	RCONF659	0
M.10.c.	Disclose component and the dollar amount of that component:		
M.10.c.1.	Describe component .....	TEXTF660	
M.10.c.2.	Amount of component .....	RCONF660	0

[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] Exclude equity securities.

### Schedule 15 RC-E - Deposit Liabilities

Section 1

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A) [1]		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCONB549	56,223			RCONB550	93,108
2. U.S. Government .....	RCON2202	0			RCON2520	0
3. States and political subdivisions in the U.S. ....	RCON2203	498,456			RCON2530	3,825,014
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551	399,448			RCONB552	14,942
5. Banks in foreign countries .....	RCON2213	0			RCON2236	0
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216	0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215	954,127			RCON2210	544,957

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

# Schedule 15 RC-E - Deposit Liabilities

## Section 2

M.1.	Selected components of total deposits (i.e., sum of item 7, columns A and C):		
M.1.a.	Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	4,091
M.1.b.	Total brokered deposits .....	RCON2365	0
M.1.c.	Fully insured brokered deposits (included in Memorandum item 1.b above): [1]		
M.1.c.1.	Brokered deposits of less than \$100,000 .....	RCON2343	0
M.1.c.2.	Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts .....	RCONJ472	0
M.1.d.	Maturity data for brokered deposits:		
M.1.d.1.	Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONA243	0
M.1.d.2.	Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above) .....	RCONK219	0
M.1.d.3.	Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONK220	0
M.1.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) .....	RCON5590	0
M.1.f.	Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits .....	RCONK223	0
M.2.	Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):		
M.2.a.	Savings deposits:		
M.2.a.1.	Money market deposit accounts (MMDAs) .....	RCON6810	792,644
M.2.a.2.	Other savings deposits (excludes MMDAs) .....	RCON0352	118,199
M.2.b.	Total time deposits of less than \$100,000 .....	RCON6648	24,363
M.2.c.	Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	14,209
M.2.d.	Total time deposits of more than \$250,000 .....	RCONJ474	2,983,651
M.2.e.	Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above .....	RCONF233	2,252
M.3.	Maturity and repricing data for time deposits of less than \$100,000:		
M.3.a.	Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: [2,3]		
M.3.a.1.	Three months or less .....	RCONA579	6,461
M.3.a.2.	Over three months through 12 months .....	RCONA580	6,629
M.3.a.3.	Over one year through three years .....	RCONA581	1,405
M.3.a.4.	Over three years .....	RCONA582	9,868
M.3.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) [4] .....	RCONA241	13,090
M.4.	Maturity and repricing data for time deposits of \$100,000 or more:		
M.4.a.	Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: [2,5]		
M.4.a.1.	Three months or less .....	RCONA584	1,705,907
M.4.a.2.	Over three months through 12 months .....	RCONA585	1,133,210
M.4.a.3.	Over one year through three years .....	RCONA586	85,573
M.4.a.4.	Over three years .....	RCONA587	73,169
M.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) [4] .....	RCONK221	12,021
M.4.c.	Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) [4] .....	RCONK222	2,827,097
M.5.	Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? .....	RCONP752	NO
M.6.	Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets[6] that answered "Yes" to Memorandum item 5 above. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):		
M.6.a.	Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP753	0
M.6.b.	Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP754	0
M.6.c.	Total deposits in all other transaction accounts of individuals, partnerships, and corporations .....	RCONP755	0
M.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):		
M.7.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):		

### Schedule 15 RC-E - Deposit Liabilities

M.7.a.1.	Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use .....	RCONP756	0
M.7.a.2.	Deposits in all other MMDAs of individuals, partnerships, and corporations .....	RCONP757	0
M.7.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):		
M.7.b.1.	Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP758	0
M.7.b.2.	Deposits in all other savings deposit accounts of individuals, partnerships, and corporations .....	RCONP759	0

[1] 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.

[2] Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

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

[4] 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.

[5] 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.

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

**Schedule 16 RC-F - Other Assets**

1.	Accrued interest receivable [1] .....	RCONB556	50,824
2.	Net deferred tax assets [2] .....	RCON2148	0
3.	Interest-only strips receivable (not in the form of a security) on: [3]		
3.a.	Mortgage loans .....	RCONA519	0
3.b.	Other financial assets .....	RCONA520	0
4.	Equity securities that DO NOT have readily determinable fair values [4] .....	RCON1752	65,267
5.	Life insurance assets:		
5.a.	General account life insurance assets .....	RCONK201	0
5.b.	Separate account life insurance assets .....	RCONK202	0
5.c.	Hybrid account life insurance assets .....	RCONK270	0
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)	RCON2168	28,407
6.a.	Prepaid expenses .....	RCON2166	0
6.b.	Repossessed personal property (including vehicles) .....	RCON1578	0
6.c.	Derivatives with a positive fair value held for purposes other than trading .....	RCONC010	0
6.d.	Retained interests in accrued interest receivable related to securitized credit cards .....	RCONC436	0
6.e.	FDIC loss-sharing indemnification assets .....	RCONJ448	0
6.f.	Computer software .....	RCONFT33	0
6.g.	Accounts receivable .....	RCONFT34	0
6.h.	Receivables from foreclosed government-guaranteed mortgage loans .....	RCONFT35	0
6.i.	Disclose component and the dollar amount of that component:		
6.i.1.	Describe component .....	TEXT3549	Rebuilder Loan Receivable
6.i.2.	Amount of component .....	RCON3549	17,474
6.j.	Disclose component and the dollar amount of that component:		
6.j.1.	Describe component .....	TEXT3550	
6.j.2.	Amount of component .....	RCON3550	0
6.k.	Disclose component and the dollar amount of that component:		
6.k.1.	Describe component .....	TEXT3551	
6.k.2.	Amount of component .....	RCON3551	0
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....	RCON2160	144,498

[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 17 RC-G - Other Liabilities**

1.			
1.a.	Interest accrued and unpaid on deposits [1] .....	RCON3645	612
1.b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCON3646	2,202
2.	Net deferred tax liabilities [2] .....	RCON3049	0
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCONB557	0
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item) .....	RCON2938	6,511
4.a.	Accounts payable .....	RCON3066	20
4.b.	Deferred compensation liabilities .....	RCONC011	0
4.c.	Dividends declared but not yet payable .....	RCON2932	0
4.d.	Derivatives with a negative fair value held for purposes other than trading .....	RCONC012	4,656
4.e.	Disclose component and the dollar amount of that component:		
4.e.1.	Describe component .....	TEXT3552	
4.e.2.	Amount of component .....	RCON3552	0
4.f.	Disclose component and the dollar amount of that component:		
4.f.1.	Describe component .....	TEXT3553	
4.f.2.	Amount of component .....	RCON3553	0
4.g.	Disclose component and the dollar amount of that component:		
4.g.1.	Describe component .....	TEXT3554	
4.g.2.	Amount of component .....	RCON3554	0
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCON2930	9,325

[1] For savings banks, include 'dividends' accrued and unpaid on deposits.

[2] See discussion of deferred income taxes in Glossary entry on 'income taxes.'

### Schedule 18 RC-K - Quarterly Averages

1.	Interest-bearing balances due from depository institutions .....	RCON3381	80,504
2.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) [2] .....	RCONB558	1,290,440
3.	Mortgage-backed securities [2] .....	RCONB559	788,704
4.	All other securities (includes securities issued by states and political subdivisions in the U.S.) [2,3] .....	RCONB560	4,130
5.	Federal funds sold and securities purchased under agreements to resell .....	RCON3365	45,256
6.	Loans:		
6.a.	Total loans .....	RCON3360	4,743,502
6.b.	Loans secured by real estate:		
6.b.1.	Loans secured by 1-4 family residential properties .....	RCON3465	775,803
6.b.2.	All other loans secured by real estate .....	RCON3466	1,436,679
6.c.	Commercial and industrial loans .....	RCON3387	327,733
6.d.	Loans to individuals for household, family, and other personal expenditures:		
6.d.1.	Credit cards .....	RCONB561	0
6.d.2.	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	1,376,599
7.	To be completed by banks with \$100 million or more in total assets: [4]		
	Trading assets .....	RCON3401	0
8.	Lease financing receivables (net of unearned income) .....	RCON3484	0
9.	Total assets [5] .....	RCON3368	7,190,776
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	411,195
11.	Nontransaction accounts:		
11.a.	Savings deposits (includes MMDAs) .....	RCONB563	712,108
11.b.	Time deposits of \$100,000 or more .....	RCONA514	3,084,017
11.c.	Time deposits of less than \$100,000 .....	RCONA529	37,756
12.	Federal funds purchased and securities sold under agreements to repurchase .....	RCON3353	267,806
13.	To be completed by banks with \$100 million or more in total assets: [4]		
	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCON3355	1,270,810
M.1.	Memorandum item 1 is to be completed by: 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.[4]		
	Loans to finance agricultural production and other loans to farmers .....	RCON3386	244,346

[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, 2015, Report of Condition.

[5] The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.



## Schedule 19 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.

### Section 1

1.	Unused commitments:		
1.a.	Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines .....	RCON3814	0
1.a.1.	Items 1.a.(1) and 1.a.(2) are to be completed for the December report only. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above) .....	RCONJ477	0
1.a.2.	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) .....	RCONJ478	0
1.b.	Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) .....	RCON3815	0
1.b.1.	Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. [1] Unused consumer credit card lines .....	RCONJ455	0
1.b.2.	Other unused credit card lines .....	RCONJ456	0
1.c.	Commitments to fund commercial real estate, construction, and land development loans:		
1.c.1.	Secured by real estate:		
1.c.1.a.	1-4 family residential construction loan commitments .....	RCONF164	11,920
1.c.1.b.	Commercial real estate, other construction loan, and land development loan commitments .....	RCONF165	108,609
1.c.2.	Not secured by real estate .....	RCON6550	0
1.d.	Securities underwriting .....	RCON3817	0
1.e.	Other unused commitments:		
1.e.1.	Commercial and industrial loans .....	RCONJ457	280,938
1.e.2.	Loans to financial institutions .....	RCONJ458	102,100
1.e.3.	All other unused commitments .....	RCONJ459	503,578
2.	Financial standby letters of credit .....	RCON3819	345,919
2.a.	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 .....	RCON3820	0
3.	Performance standby letters of credit .....	RCON3821	0
3.a.	Item 3.a is to be completed by banks with \$1 billion or more in total assets. [1] Amount of performance standby letters of credit conveyed to others .....	RCON3822	0
4.	Commercial and similar letters of credit .....	RCON3411	0
5.	Not applicable		
6.	Securities lent and borrowed:		
6.a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCON3433	0
6.b.	Securities borrowed .....	RCON3432	0

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

**Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items**

**Section 2**

		<b>(Column A) Sold Protection</b>		<b>(Column B) Purchased Protection</b>	
7.	Credit derivatives:				
7.a.	Notional amounts:				
7.a.1.	Credit default swaps .....	RCONC968	0	RCONC969	0
7.a.2.	Total return swaps .....	RCONC970	0	RCONC971	0
7.a.3.	Credit options .....	RCONC972	0	RCONC973	0
7.a.4.	Other credit derivatives .....	RCONC974	0	RCONC975	0
7.b.	Gross fair values:				
7.b.1.	Gross positive fair value .....	RCONC219	0	RCONC221	0
7.b.2.	Gross negative fair value .....	RCONC220	0	RCONC222	0

## Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

### Section 3

7.c.	Notional amounts by regulatory capital treatment: [1]		
7.c.1.	Positions covered under the Market Risk Rule:		
7.c.1.a.	Sold protection .....	RCONG401	0
7.c.1.b.	Purchased protection .....	RCONG402	0
7.c.2.	All other positions:		
7.c.2.a.	Sold protection .....	RCONG403	0
7.c.2.b.	Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	RCONG404	0
7.c.2.c.	Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	RCONG405	0

[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.

**Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items**

**Section 4**

		<b>(Column A) Remaining Maturity of One Year or Less</b>		<b>(Column B) Remaining Maturity of Over One Year Through Five Years</b>		<b>(Column C) Remaining Maturity of Over Five Years</b>	
7.d.	Notional amounts by remaining maturity:						
7.d.1.	Sold credit protection: [1]						
	7.d.1.a. Investment grade .....	RCONG406	0	RCONG407	0	RCONG408	0
	7.d.1.b. Subinvestment grade .....	RCONG409	0	RCONG410	0	RCONG411	0
7.d.2.	Purchased credit protection: [2]						
	7.d.2.a. Investment grade .....	RCONG412	0	RCONG413	0	RCONG414	0
	7.d.2.b. Subinvestment grade .....	RCONG415	0	RCONG416	0	RCONG417	0

[1] 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.

[2] 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 19 RC-L - Derivatives and Off-Balance Sheet Items

**Section 5**

8.	Spot foreign exchange contracts .....	RCON8765	0
9.	All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....	RCON3430	0
9.a.	Not applicable		
9.b.	Commitments to purchase when-issued securities .....	RCON3434	0
9.c.	Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	RCONC978	0
9.d.	Disclose component and the dollar amount of that component:		
9.d.1.	Describe component .....	TEXT3555	
9.d.2.	Amount of component .....	RCON3555	0
9.e.	Disclose component and the dollar amount of that component:		
9.e.1.	Describe component .....	TEXT3556	
9.e.2.	Amount of component .....	RCON3556	0
9.f.	Disclose component and the dollar amount of that component:		
9.f.1.	Describe component .....	TEXT3557	
9.f.2.	Amount of component .....	RCON3557	0
10.	All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....	RCON5591	0
10.a.	Commitments to sell when-issued securities .....	RCON3435	0
10.b.	Disclose component and the dollar amount of that component:		
10.b.1.	Describe component .....	TEXT5592	
10.b.2.	Amount of component .....	RCON5592	0
10.c.	Disclose component and the dollar amount of that component:		
10.c.1.	Describe component .....	TEXT5593	
10.c.2.	Amount of component .....	RCON5593	0
10.d.	Disclose component and the dollar amount of that component:		
10.d.1.	Describe component .....	TEXT5594	
10.d.2.	Amount of component .....	RCON5594	0
10.e.	Disclose component and the dollar amount of that component:		
10.e.1.	Describe component .....	TEXT5595	
10.e.2.	Amount of component .....	RCON5595	0
11.	Year-to-date merchant credit card sales volume:		
11.a.	Sales for which the reporting bank is the acquiring bank .....	RCONC223	0
11.b.	Sales for which the reporting bank is the agent bank with risk .....	RCONC224	0

### Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

**Section 6**

Derivatives Position Indicators		(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
12.	Gross amounts (e.g., notional amounts): (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):								
12.a.	Futures contracts .....	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0
12.b.	Forward contracts .....	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0
12.c.	Exchange-traded option contracts:								
12.c.1.	Written options .....	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0
12.c.2.	Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0
12.d.	Over-the-counter option contracts:								
12.d.1.	Written options .....	RCON8709	18,018	RCON8710	0	RCON8711	0	RCON8712	0
12.d.2.	Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0
12.e.	Swaps .....	RCON3450	150,000	RCON3826	0	RCON8719	0	RCON8720	0
13.	Total gross notional amount of derivative contracts held for trading .....	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0
14.	Total gross notional amount of derivative contracts held for purposes other than trading .....	RCON8725	150,000	RCON8726	0	RCON8727	0	RCON8728	0
14.a.	Interest rate swaps where the bank has agreed to pay a fixed rate .....	RCONA589	150,000						
15.	Gross fair values of derivative contracts:								
15.a.	Contracts held for trading:								
15.a.1.	Gross positive fair value .....	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0
15.a.2.	Gross negative fair value .....	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0
15.b.	Contracts held for purposes other than trading:								
15.b.1.	Gross positive fair value .....	RCON8741	6,465	RCON8742	0	RCON8743	0	RCON8744	0
15.b.2.	Gross negative fair value .....	RCON8745	4,656	RCON8746	0	RCON8747	0	RCON8748	0

**Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items**

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

**Section 7**

		<b>(Column A) Banks and Securities Firms</b>		<b>(Column B) Monoline Financial Guarantors</b>		<b>(Column C) Hedge Funds</b>		<b>(Column D) Sovereign Governments</b>		<b>(Column E) Corporations and All Other Counterparties</b>	
16.	Over-the counter derivatives:										
16.a.	Net current credit exposure .....	RCONG418	0	RCONG419	0	RCONG420	0	RCONG421	0	RCONG422	0
16.b.	Fair value of collateral:										
16.b.1.	Cash - U.S. dollar .....	RCONG423	0	RCONG424	0	RCONG425	0	RCONG426	0	RCONG427	0
16.b.2.	Cash - Other currencies .....	RCONG428	0	RCONG429	0	RCONG430	0	RCONG431	0	RCONG432	0
16.b.3.	U.S. Treasury securities .....	RCONG433	0	RCONG434	0	RCONG435	0	RCONG436	0	RCONG437	0
16.b.4.	U.S. Government agency and U.S. Government-sponsored agency debt securities .....	RCONG438	0	RCONG439	0	RCONG440	0	RCONG441	0	RCONG442	0
16.b.5.	Corporate bonds .....	RCONG443	0	RCONG444	0	RCONG445	0	RCONG446	0	RCONG447	0
16.b.6.	Equity securities .....	RCONG448	0	RCONG449	0	RCONG450	0	RCONG451	0	RCONG452	0
16.b.7.	All other collateral .....	RCONG453	0	RCONG454	0	RCONG455	0	RCONG456	0	RCONG457	0
16.b.8.	Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	RCONG458	0	RCONG459	0	RCONG460	0	RCONG461	0	RCONG462	0

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

### Schedule 20 RC-M - Memoranda

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:		
1.a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCON6164	26,959
1.b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations .....	RCON6165	3
2. Intangible assets other than goodwill:		
2.a. Mortgage servicing assets .....	RCON3164	0
2.a.1. Estimated fair value of mortgage servicing assets .....	RCONA590	0
2.b. Purchased credit card relationships and nonmortgage servicing assets .....	RCONB026	0
2.c. All other identifiable intangible assets .....	RCON5507	0
2.d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCON0426	0
3. Other real estate owned:		
3.a. Construction, land development, and other land .....	RCON5508	392
3.b. Farmland .....	RCON5509	0
3.c. 1-4 family residential properties .....	RCON5510	0
3.d. Multifamily (5 or more) residential properties .....	RCON5511	502
3.e. Nonfarm nonresidential properties .....	RCON5512	0
3.f. Foreclosed properties from "GNMA loans" .....	RCONC979	0
3.g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) .....	RCON2150	894
4. Not applicable		
5. Other borrowed money:		
5.a. Federal Home Loan Bank advances:		
5.a.1. Advances with a remaining maturity or next repricing date of: [1]		
5.a.1.a. One year or less .....	RCONF055	810,000
5.a.1.b. Over one year through three years .....	RCONF056	70,000
5.a.1.c. Over three years through five years .....	RCONF057	113,000
5.a.1.d. Over five years .....	RCONF058	287,303
5.a.2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) [2] .....	RCON2651	810,000
5.a.3. Structured advances (included in items 5.a.(1)(a) - (d) above) .....	RCONF059	114,303
5.b. Other borrowings:		
5.b.1. Other borrowings with a remaining maturity of next repricing date of: [3]		
5.b.1.a. One year or less .....	RCONF060	57
5.b.1.b. Over one year through three years .....	RCONF061	88
5.b.1.c. Over three years through five years .....	RCONF062	90
5.b.1.d. Over five years .....	RCONF063	0
5.b.2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) [4] .....	RCONB571	57
5.c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) .....	RCON3190	1,280,538
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCONB569	NO
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCONB570	0
8. Internet Web site addresses and physical office trade names:		
8.a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com): (Example: www.examplebank.com) .....	TEXT4087	www.bnd.nd.gov
8.b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): [8]		
8.b.1. URL 1 .....	TE01N528	
8.b.2. URL 2 .....	TE02N528	
8.b.3. URL 3 .....	TE03N528	
8.b.4. URL 4 .....	TE04N528	
8.b.5. URL 5 .....	TE05N528	
8.b.6. URL 6 .....	TE06N528	
8.b.7. URL 7 .....	TE07N528	
8.b.8. URL 8 .....	TE08N528	
8.b.9. URL 9 .....	TE09N528	
8.b.10. URL 10 .....	TE10N528	
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:		
8.c.1. Trade name 1 .....	TE01N529	
8.c.2. Trade name 2 .....	TE02N529	
8.c.3. Trade name 3 .....	TE03N529	



**Schedule 20 RC-M - Memoranda**

8.c.4.	Trade name 4 .....	TE04N529	
8.c.5.	Trade name 5 .....	TE05N529	
8.c.6.	Trade name 6 .....	TE06N529	
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? .....	RCON4088	YES
10.	Secured liabilities:		
10.a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) .....	RCONF064	0
10.b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, Items 5.b.(1)(a) - (d)) .....	RCONF065	0
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCONG463	YES
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	RCONG464	YES
13.	Assets covered by loss-sharing agreements with the FDIC:		
13.a.	Loans and leases (included in Schedule RC, items 4.a and 4.b):		
13.a.1.	Loans secured by real estate:		
13.a.1.a.	Construction, land development, and other land loans:		
13.a.1.a.1.	1-4 family residential construction loans .....	RCONK169	0
13.a.1.a.2.	Other construction loans and all land development and other land loans .....	RCONK170	0
13.a.1.b.	Secured by farmland .....	RCONK171	0
13.a.1.c.	Secured by 1-4 family residential properties:		
13.a.1.c.1.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONK172	0
13.a.1.c.2.	Closed-end loans secured by 1-4 family residential properties:		
13.a.1.c.2.a.	Secured by first liens .....	RCONK173	0
13.a.1.c.2.b.	Secured by junior liens .....	RCONK174	0
13.a.1.d.	Secured by multifamily (5 or more) residential properties .....	RCONK175	0
13.a.1.e.	Secured by nonfarm nonresidential properties:		
13.a.1.e.1.	Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK176	0
13.a.1.e.2.	Loans secured by other nonfarm nonresidential properties .....	RCONK177	0
13.a.2.	Not applicable		
13.a.3.	Commercial and industrial loans .....	RCONK179	0
13.a.4.	Loans to individuals for household, family, and other personal expenditures:		
13.a.4.a.	Credit cards .....	RCONK180	0
13.a.4.b.	Automobile loans .....	RCONK181	0
13.a.4.c.	Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK182	0
13.a.5.	All other loans and all leases .....	RCONK183	0
13.b.	Other real estate owned (included in Schedule RC, item 7):		
13.b.1.	Construction, land development, and other land .....	RCONK187	0
13.b.2.	Farmland .....	RCONK188	0
13.b.3.	1-4 family residential properties .....	RCONK189	0
13.b.4.	Multifamily (5 or more) residential properties .....	RCONK190	0
13.b.5.	Nonfarm nonresidential properties .....	RCONK191	0
13.b.6.	Not applicable		
13.b.7.	Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements .....	RCONK192	0
13.c.	Debt securities (included in Schedule RC, items 2.a and 2.b) .....	RCONJ461	0
13.d.	Other assets (exclude FDIC loss-sharing indemnification assets) .....	RCONJ462	0
14.	Captive insurance and reinsurance subsidiaries:		
14.a.	Total assets of captive insurance subsidiaries [7] .....	RCONK193	0
14.b.	Total assets of captive reinsurance subsidiaries [7] .....	RCONK194	0
15.	Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. Qualified Thrift Lender (QTL) test:		
15.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) .....	RCONL133	0
15.b.	Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? .....	RCONL135	
16.	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. International remittance transfers offered to consumers: [9]		

**Schedule 20 RC-M - Memoranda**

16.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?		
16.a.1. International wire transfers .....	RCONN517	YES
16.a.2. International ACH transactions .....	RCONN518	NO
16.a.3. Other proprietary services operated by your institution .....	RCONN519	YES
16.a.4. Other proprietary services operated by another party .....	RCONN520	NO
16.b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? .....	RCONN521	NO
16.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.)	RCONN522	1
16.d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:		
16.d.1. Estimated number of international remittance transfers .....	RCONN523	34
16.d.2. Estimated dollar value of international remittance transfers .....	RCONN524	303
16.d.3. Estimated number of international remittance transfers for which your institution applied the temporary exception .....	RCONN527	0

[1] Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

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

[3] Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

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

[7] Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

[8] 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

[9] Report information about transfers 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 purposed of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of items 16(a)(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 remittance transfers.

### Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

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

**Section 1**

		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
1.	Loans secured by real estate:						
1.a.	Construction, land development, and other land loans:						
1.a.1.	1-4 family residential construction loans .....	RCONF172	0	RCONF174	655	RCONF176	0
1.a.2.	Other construction loans and all land development and other land loans .....	RCONF173	1,516	RCONF175	335	RCONF177	676
1.b.	Secured by farmland .....	RCON3493	1,850	RCON3494	2,856	RCON3495	116
1.c.	Secured by 1-4 family residential properties:						
1.c.1.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCON5398	0	RCON5399	0	RCON5400	0
1.c.2.	Closed-end loans secured by 1-4 family residential properties:						
1.c.2.a.	Secured by first liens .....	RCONC236	21,829	RCONC237	15,673	RCONC229	0
1.c.2.b.	Secured by junior liens .....	RCONC238	0	RCONC239	0	RCONC230	0
1.d.	Secured by multifamily (5 or more) residential properties .....	RCON3499	0	RCON3500	0	RCON3501	930
1.e.	Secured by nonfarm nonresidential properties:						
1.e.1.	Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	4,598	RCONF180	0	RCONF182	2,470
1.e.2.	Loans secured by other nonfarm nonresidential properties .....	RCONF179	2,258	RCONF181	0	RCONF183	5,073
2.	Loans to depository institutions and acceptances of other banks .....	RCONB834	0	RCONB835	0	RCONB836	0
3.	Not applicable						
4.	Commercial and industrial loans .....	RCON1606	770	RCON1607	0	RCON1608	5,051
5.	Loans to individuals for household, family, and other personal expenditures:						
5.a.	Credit cards .....	RCONB575	0	RCONB576	0	RCONB577	0
5.b.	Automobile loans .....	RCONK213	0	RCONK214	0	RCONK215	0
5.c.	Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK216	33,796	RCONK217	43,148	RCONK218	70
6.	Loans to foreign governments and official institutions .....	RCON5389	0	RCON5390	0	RCON5391	0
7.	All other loans [1] .....	RCON5459	341	RCON5460	0	RCON5461	1,330
8.	Lease financing receivables .....	RCON1226	0	RCON1227	0	RCON1228	0
9.	Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCON3505	0	RCON3506	0	RCON3507	0
10.	Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC: .....	RCONK036	35,472	RCONK037	42,679	RCONK038	877
10.a.	Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" .....	RCONK039	33,013	RCONK040	39,251	RCONK041	621
10.b.	Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....	RCONK042	0	RCONK043	0	RCONK044	0
11.	Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:						
11.a.	Loans secured by real estate:						
11.a.1.	Construction, land development, and other land loans:						
11.a.1.a.	1-4 family residential construction loans .....	RCONK045	0	RCONK046	0	RCONK047	0
11.a.1.b.	Other construction loans and all land development and other land loans .....	RCONK048	0	RCONK049	0	RCONK050	0
11.a.2.	Secured by farmland .....	RCONK051	0	RCONK052	0	RCONK053	0
11.a.3.	Secured by 1-4 family residential properties:						
11.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONK054	0	RCONK055	0	RCONK056	0
11.a.3.b.	Closed-end loans secured by 1-4 family residential properties:						
11.a.3.b.1.	Secured by first liens .....	RCONK057	0	RCONK058	0	RCONK059	0
11.a.3.b.2.	Secured by junior liens .....	RCONK060	0	RCONK061	0	RCONK062	0
11.a.4.	Secured by multifamily (5 or more) residential properties .....	RCONK063	0	RCONK064	0	RCONK065	0
11.a.5.	Secured by nonfarm nonresidential properties:						
11.a.5.a.	Loans secured by owner- occupied nonfarm nonresidential properties .....	RCONK066	0	RCONK067	0	RCONK068	0
11.a.5.b.	Loans secured by other nonfarm nonresidential properties .....	RCONK069	0	RCONK070	0	RCONK071	0
11.b.	Not applicable						
11.c.	Commercial and industrial loans .....	RCONK075	0	RCONK076	0	RCONK077	0
11.d.	Loans to individuals for household, family, and other personal expenditures:						
11.d.1.	Credit cards .....	RCONK078	0	RCONK079	0	RCONK080	0
11.d.2.	Automobile loans .....	RCONK081	0	RCONK082	0	RCONK083	0

### Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

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

11.d.3.	Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK084	0	RCONK085	0	RCONK086	0
11.e.	All other loans and all leases .....	RCONK087	0	RCONK088	0	RCONK089	0
11.f.	Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements .....	RCONK102	0	RCONK103	0	RCONK104	0
M.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):						
M.1.a.	Construction, land development, and other land loans:						
M.1.a.1.	1-4 family residential construction loans .....	RCONK105	0	RCONK106	0	RCONK107	0
M.1.a.2.	Other construction loans and all land development and other land loans .....	RCONK108	0	RCONK109	0	RCONK110	0
M.1.b.	Loans secured by 1-4 family residential properties .....	RCONF661	0	RCONF662	439	RCONF663	0
M.1.c.	Secured by multifamily (5 or more) residential properties .....	RCONK111	0	RCONK112	0	RCONK113	0
M.1.d.	Secured by nonfarm nonresidential properties:						
M.1.d.1.	Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK114	0	RCONK115	0	RCONK116	1,794
M.1.d.2.	Loans secured by other nonfarm nonresidential properties .....	RCONK117	0	RCONK118	0	RCONK119	3,761
M.1.e.	Commercial and industrial loans .....	RCONK257	0	RCONK258	0	RCONK259	0
M.1.e.1.	Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e): [2] To U.S. addressees (domicile)	RCONK120	0	RCONK121	0	RCONK122	3,172
M.1.e.2.	To non-U.S. addressees (domicile) .....	RCONK123	0	RCONK124	0	RCONK125	0
M.1.f.	All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCONK126	0	RCONK127	1,237	RCONK128	0
M.1.f.1.	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): Loans secured by farmland	RCONK130	0	RCONK131	0	RCONK132	0
M.1.f.2.	Not applicable						
M.1.f.3.	Not applicable						
M.1.f.4.	Loans to individuals for household, family, and other personal expenditures:						
M.1.f.4.a.	Credit cards .....	RCONK274	0	RCONK275	0	RCONK276	0
M.1.f.4.b.	Automobile loans .....	RCONK277	0	RCONK278	0	RCONK279	0
M.1.f.4.c.	Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK280	0	RCONK281	0	RCONK282	0
M.1.f.5.	Item 1.f.(5) 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 farmers included in Schedule RC-N, Memorandum item 1.f, above	RCONK138	0	RCONK139	0	RCONK140	0
M.2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	RCON6558	0	RCON6559	0	RCON6560	0
M.3.	Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: [1]						
M.3.a.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCON1248	0	RCON1249	0	RCON1250	0
M.3.b.	Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) .....	RCON5380	0	RCON5381	0	RCON5382	0
M.3.c.	Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above) .....	RCON1254	0	RCON1255	0	RCON1256	0
M.3.d.	Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above) .....	RCONF166	0	RCONF167	0	RCONF168	0

### Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

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

M.4.	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 five percent of total loans. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	0	RCON1597	0	RCON1583	0
M.5.	Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
M.5.a.	Loans and leases held for sale .....	RCONC240	0	RCONC241	0	RCONC226	0
M.5.b.	Loans measured at fair value:						
M.5.b.1.	Fair value .....	RCONF664	0	RCONF665	0	RCONF666	0
M.5.b.2.	Unpaid principal balance .....	RCONF667	0	RCONF668	0	RCONF669	0

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

## Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

### Section 2

		(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
M.6.	Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: [1] Derivative contracts: Fair value of amounts carried as assets .....	RCON3529	0	RCON3530	0

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

# Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

## Section 3

M.7.	Additions to nonaccrual assets during the quarter .....	RCONC410	2,025
M.8.	Nonaccrual assets sold during the quarter .....	RCONC411	0

**Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets**

**Section 4**

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



## Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1 and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 Memorandum items 1 through 3 on an 'unconsolidated single FDIC certificate number basis' (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis. Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

### Section 1

1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCONF236	4,887,804
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	RCONF237	
3.	Not applicable		
4.	Average consolidated total assets for the calendar quarter .....	RCONK652	7,190,776
4.a.	Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2) .....	RCONK653	1
5.	Average tangible equity for the calendar quarter [1] .....	RCONK654	863,496
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	RCONK655	0
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		
7.a.	One year or less .....	RCONG465	57
7.b.	Over one year through three years .....	RCONG466	88
7.c.	Over three years through five years .....	RCONG467	90
7.d.	Over five years .....	RCONG468	0
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):		
8.a.	One year or less .....	RCONG469	0
8.b.	Over one year through three years .....	RCONG470	0
8.c.	Over three years through five years .....	RCONG471	0
8.d.	Over five years .....	RCONG472	0
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) .....	RCONG803	0
9.a.	Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. Fully consolidated reciprocal brokered deposits .....	RCONL190	0
10.	Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b. ....	RCONK656	NO
10.a.	Banker's bank deduction .....	RCONK657	0
10.b.	Banker's bank deduction limit .....	RCONK658	0
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b. [6] .....	RCONK659	NO
11.a.	Custodial bank deduction .....	RCONK660	0
11.b.	Custodial bank deduction limit .....	RCONK661	0
M.1.	Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
M.1.a.	Deposit accounts (excluding retirement accounts) of \$250,000 or less: [2]		
M.1.a.1.	Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	268,535
M.1.a.2.	Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	3,665
M.1.b.	Deposit accounts (excluding retirement accounts) of more than \$250,000: [2]		
M.1.b.1.	Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF051	4,611,217
M.1.b.2.	Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	765
M.1.c.	Retirement deposit accounts of \$250,000 or less: [2]		
M.1.c.1.	Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	7,319
M.1.c.2.	Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	256
M.1.d.	Retirement deposit accounts of more than \$250,000: [2]		
M.1.d.1.	Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	732
M.1.d.2.	Number of retirement deposit accounts of more than \$250,000 .....	RCONF048	2
M.2.	Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.[3] Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) [4] .....	RCON5597	4,887,804
M.3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		
M.3.a.	Legal title .....	TEXTA545	
M.3.b.	FDIC Certificate Number .....	RCONA545	0
M.4.	Not applicable		
M.5.	Not applicable		
M.6.	Memorandum items 6 through 12 are to be completed by 'large institutions' and 'highly complex institutions' as defined in FDIC regulations. Criticized and classified items:		
M.6.a.	Special mention .....	RCONK663	0
M.6.b.	Substandard .....	RCONK664	0
M.6.c.	Doubtful .....	RCONK665	0
M.6.d.	Loss .....	RCONK666	0
M.7.	"Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:		
M.7.a.	Nontraditional 1-4 family residential mortgage loans .....	RCONN025	0
M.7.b.	Securitizations of nontraditional 1-4 family residential mortgage loans .....	RCONN026	0
M.8.	"Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:		
M.8.a.	Higher-risk consumer loans .....	RCONN027	0
M.8.b.	Securitizations of higher-risk consumer loans .....	RCONN028	0
M.9.	"Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:		
M.9.a.	Higher-risk commercial and industrial loans and securities .....	RCONN029	0

## Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1 and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 Memorandum items 1 through 3 on an 'unconsolidated single FDIC certificate number basis' (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis. Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

M.9.b.	Securitized higher-risk commercial and industrial loans and securities .....	RCONN030	0
M.10.	Commitments to fund construction, land development, and other land loans secured by real estate:		
M.10.a.	Total unfunded commitments .....	RCONK676	0
M.10.b.	Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	RCONK677	0
M.11.	Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	RCONK669	0
M.12.	Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d) .....	RCONK678	0
M.13.	Memorandum item 13.a is to be completed by 'large institutions' and 'highly complex institutions' as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by 'large institutions' only. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		
M.13.a.	Construction, land development, and other land loans secured by real estate .....	RCONN177	0
M.13.b.	Loans secured by multifamily residential and nonfarm nonresidential properties .....	RCONN178	0
M.13.c.	Closed-end loans secured by first liens on 1-4 family residential properties .....	RCONN179	0
M.13.d.	Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONN180	0
M.13.e.	Commercial and industrial loans .....	RCONN181	0
M.13.f.	Credit card loans to individuals for household, family, and other personal expenditures .....	RCONN182	0
M.13.g.	All other loans to individuals for household, family, and other personal expenditures .....	RCONN183	0
M.13.h.	Non-agency residential mortgage-backed securities .....	RCONM963	0
M.14.	Memorandum items 14 through 15 are to be completed by institutions that are 'highly complex institutions' as defined in FDIC regulations. Amount of the institution's largest counterparty exposure .....	RCONK673	0
M.15.	Total amount of the institution's 20 largest counterparty exposures .....	RCONK674	0
M.16.	Memorandum item 16 is to be completed by 'large institutions' and 'highly complex institutions' as defined in FDIC regulations. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1) .....	RCONL189	0
M.17.	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:		
M.17.a.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCONL194	0
M.17.b.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	RCONL195	0
M.17.c.	Unsecured "Other borrowings" with a remaining maturity of one year or less .....	RCONL196	0
M.17.d.	Estimated amount of uninsured deposits, including related interest accrued and unpaid .....	RCONL197	0

[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 1, item 26, except as described in the instructions.  
 [2] 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.  
 [3] The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.  
 [4] Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.  
 [5] Excludes interest-bearing demand deposits.  
 [6] If the amount reported in item 11.b is zero, item 11.a may be blank.

**Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments**

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.

**Section 2**

	(Column A) Two-Year Probability of Default (PD) &lt;= 1%	(Column B) Two-Year Probability of Default (PD) 1.01–4%	(Column C) Two-Year Probability of Default (PD) 4.01–7%	(Column D) Two-Year Probability of Default (PD) 7.01–10%	(Column E) Two-Year Probability of Default (PD) 10.01–14%	(Column F) Two-Year Probability of Default (PD) 14.01–16%	(Column G) Two-Year Probability of Default (PD) 16.01–18%	(Column H) Two-Year Probability of Default (PD) 18.01–20%								
M.18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																
M.18.a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCONM964	0	RCONM965	0	RCONM966	0	RCONM967	0	RCONM968	0	RCONM969	0	RCONM970	0	RCONM971	0
M.18.b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCONM979	0	RCONM980	0	RCONM981	0	RCONM982	0	RCONM983	0	RCONM984	0	RCONM985	0	RCONM986	0
M.18.c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCONM994	0	RCONM995	0	RCONM996	0	RCONM997	0	RCONM998	0	RCONM999	0	RCONN001	0	RCONN002	0
M.18.d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONN010	0	RCONN011	0	RCONN012	0	RCONN013	0	RCONN014	0	RCONN015	0	RCONN016	0	RCONN017	0
M.18.e. Credit cards .....	RCONN040	0	RCONN041	0	RCONN042	0	RCONN043	0	RCONN044	0	RCONN045	0	RCONN046	0	RCONN047	0
M.18.f. Automobile loans .....	RCONN055	0	RCONN056	0	RCONN057	0	RCONN058	0	RCONN059	0	RCONN060	0	RCONN061	0	RCONN062	0
M.18.g. Student loans .....	RCONN070	0	RCONN071	0	RCONN072	0	RCONN073	0	RCONN074	0	RCONN075	0	RCONN076	0	RCONN077	0
M.18.h. Other consumer loans and revolving credit plans other than credit cards .....	RCONN085	0	RCONN086	0	RCONN087	0	RCONN088	0	RCONN089	0	RCONN090	0	RCONN091	0	RCONN092	0
M.18.i. Consumer leases .....	RCONN100	0	RCONN101	0	RCONN102	0	RCONN103	0	RCONN104	0	RCONN105	0	RCONN106	0	RCONN107	0
M.18.j. Total .....	RCONN115	0	RCONN116	0	RCONN117	0	RCONN118	0	RCONN119	0	RCONN120	0	RCONN121	0	RCONN122	0

**Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments**

**Section 3**

	(Column I) Two-Year Probability of Default (PD) 20.01–22%	(Column J) Two-Year Probability of Default (PD) 22.01–26%	(Column K) Two-Year Probability of Default (PD) 26.01–30%	(Column L) Two-Year Probability of Default (PD) &gt; 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using [1]							
M.18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:														
M.18.a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCONM972	0	RCONM973	0	RCONM974	0	RCONM975	0	RCONM976	0	RCONM977	0	RCONM978	0
M.18.b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCONM987	0	RCONM988	0	RCONM989	0	RCONM990	0	RCONM991	0	RCONM992	0	RCONM993	0
M.18.c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCONN003	0	RCONN004	0	RCONN005	0	RCONN006	0	RCONN007	0	RCONN008	0	RCONN009	0
M.18.d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONN018	0	RCONN019	0	RCONN020	0	RCONN021	0	RCONN022	0	RCONN023	0	RCONN024	0
M.18.e. Credit cards .....	RCONN048	0	RCONN049	0	RCONN050	0	RCONN051	0	RCONN052	0	RCONN053	0	RCONN054	0
M.18.f. Automobile loans .....	RCONN063	0	RCONN064	0	RCONN065	0	RCONN066	0	RCONN067	0	RCONN068	0	RCONN069	0
M.18.g. Student loans .....	RCONN078	0	RCONN079	0	RCONN080	0	RCONN081	0	RCONN082	0	RCONN083	0	RCONN084	0
M.18.h. Other consumer loans and revolving credit plans other than credit cards .....	RCONN093	0	RCONN094	0	RCONN095	0	RCONN096	0	RCONN097	0	RCONN098	0	RCONN099	0
M.18.i. Consumer leases .....	RCONN108	0	RCONN109	0	RCONN110	0	RCONN111	0	RCONN112	0	RCONN113	0	RCONN114	0
M.18.j. Total .....	RCONN123	0	RCONN124	0	RCONN125	0	RCONN126	0	RCONN127	0	RCONN128	0		

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

## Schedule 23 RC-P - 1-4 Family Residential Mortgage Banking Activities

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

1.	Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2]		
1.a.	Closed-end first liens .....	RCONF066	
1.b.	Closed-end junior liens .....	RCONF067	
1.c.	Open-end loans extended under lines of credit:		
1.c.1.	Total commitment under the lines of credit .....	RCONF670	0
1.c.2.	Principal amount funded under the lines of credit .....	RCONF671	0
2.	Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2]		
2.a.	Closed-end first liens .....	RCONF068	3,318
2.b.	Closed-end junior liens .....	RCONF069	0
2.c.	Open-end loans extended under lines of credit:		
2.c.1.	Total commitment under the lines of credit .....	RCONF672	0
2.c.2.	Principal amount funded under the lines of credit .....	RCONF673	0
3.	1-4 family residential mortgages sold during the quarter:		
3.a.	Closed-end first liens .....	RCONF070	3,318
3.b.	Closed-end junior liens .....	RCONF071	0
3.c.	Open-end loans extended under lines of credit:		
3.c.1.	Total commitment under the lines of credit .....	RCONF674	0
3.c.2.	Principal amount funded under the lines of credit .....	RCONF675	0
4.	1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):		
4.a.	Closed-end first liens .....	RCONF072	0
4.b.	Closed-end junior liens .....	RCONF073	0
4.c.	Open-end loans extended under lines of credit:		
4.c.1.	Total commitment under the lines of credit .....	RCONF676	0
4.c.2.	Principal amount funded under the lines of credit .....	RCONF677	0
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):		
5.a.	Closed-end 1-4 family residential mortgage loans .....	RIADF184	50
5.b.	Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560	0
6.	Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:		
6.a.	Closed-end first liens .....	RCONF678	0
6.b.	Closed-end junior liens .....	RCONF679	0
6.c.	Open-end loans extended under line of credit:		
6.c.1.	Total commitment under the lines of credit .....	RCONF680	0
6.c.2.	Principal amount funded under the lines of credit .....	RCONF681	0
7.	Representation and warranty reserves for 1-4 family residential mortgage loans sold:		
7.a.	For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	RCONL191	0
7.b.	For representations and warranties made to other parties .....	RCONL192	0
7.c.	Total representation and warranty reserves (sum of items 7.a and 7.b) .....	RCONM288	0

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

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

**Schedule 24 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.

**Section 1**

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
1.	Available-for-sale securities .....	RCON1773	2,003,060	RCONG474	0	RCONG475	1,286,167	RCONG476	716,893	RCONG477	0
2.	Federal funds sold and securities purchased under agreements to resell .....	RCONG478	0	RCONG479	0	RCONG480	0	RCONG481	0	RCONG482	0
3.	Loans and leases held for sale .....	RCONG483	0	RCONG484	0	RCONG485	0	RCONG486	0	RCONG487	0
4.	Loans and leases held for investment .....	RCONG488	0	RCONG489	0	RCONG490	0	RCONG491	0	RCONG492	0
5.	Trading assets:										
5.a.	Derivative assets .....	RCON3543	0	RCONG493	0	RCONG494	0	RCONG495	0	RCONG496	0
5.b.	Other trading assets .....	RCONG497	0	RCONG498	0	RCONG499	0	RCONG500	0	RCONG501	0
5.b.1.	Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) .....	RCONF240	0	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0
6.	All other assets .....	RCONG391	0	RCONG392	0	RCONG395	0	RCONG396	0	RCONG804	0
7.	Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCONG502	2,003,060	RCONG503	0	RCONG504	1,286,167	RCONG505	716,893	RCONG506	0
8.	Deposits .....	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0
9.	Federal funds purchased and securities sold under agreements to repurchase .....	RCONG507	0	RCONG508	0	RCONG509	0	RCONG510	0	RCONG511	0
10.	Trading liabilities:										
10.a.	Derivative liabilities .....	RCON3547	0	RCONG512	0	RCONG513	0	RCONG514	0	RCONG515	0
10.b.	Other trading liabilities .....	RCONG516	0	RCONG517	0	RCONG518	0	RCONG519	0	RCONG520	0
11.	Other borrowed money .....	RCONG521	0	RCONG522	0	RCONG523	0	RCONG524	0	RCONG525	0
12.	Subordinated notes and debentures .....	RCONG526	0	RCONG527	0	RCONG528	0	RCONG529	0	RCONG530	0
13.	All other liabilities .....	RCONG805	0	RCONG806	0	RCONG807	0	RCONG808	0	RCONG809	0
14.	Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	RCONG531	0	RCONG532	0	RCONG533	0	RCONG534	0	RCONG535	0

**Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

**Section 2**

Describe Component		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
M.1.	All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):										
M.1.a.	Mortgage servicing assets .....	RCONG536	0	RCONG537	0	RCONG538	0	RCONG539	0	RCONG540	0
M.1.b.	Nontrading derivative assets .....	RCONG541	0	RCONG542	0	RCONG543	0	RCONG544	0	RCONG545	0
M.1.c.		TEXTG546	0	RCONG546	0	RCONG547	0	RCONG548	0	RCONG549	0
M.1.d.		TEXTG551	0	RCONG551	0	RCONG552	0	RCONG553	0	RCONG554	0
M.1.e.		TEXTG556	0	RCONG556	0	RCONG557	0	RCONG558	0	RCONG559	0
M.1.f.		TEXTG561	0	RCONG561	0	RCONG562	0	RCONG563	0	RCONG564	0
M.2.	All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):										
M.2.a.	Loan commitments (not accounted for as derivatives) .....	RCONF261	0	RCONF689	0	RCONF697	0	RCONF262	0	RCONF263	0
M.2.b.	Nontrading derivative liabilities .....	RCONG566	0	RCONG567	0	RCONG568	0	RCONG569	0	RCONG570	0
M.2.c.		TEXTG571	0	RCONG571	0	RCONG572	0	RCONG573	0	RCONG574	0
M.2.d.		TEXTG576	0	RCONG576	0	RCONG577	0	RCONG578	0	RCONG579	0
M.2.e.		TEXTG581	0	RCONG581	0	RCONG582	0	RCONG583	0	RCONG584	0
M.2.f.		TEXTG586	0	RCONG586	0	RCONG587	0	RCONG588	0	RCONG589	0

## Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

### Section 1

1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	RCOAP742	74,000
2.	Retained earnings .....	RCON3632	789,496
3.	Accumulated other comprehensive income (AOCI) .....	RCOAB530	12,237
3.a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....	RCOAP838	1
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital .....	RCOAP839	0
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	RCOAP840	875,733
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	RCOAP841	0
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	RCOAP842	0
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 .....	RCOAP843	0
9.	AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):		
9.a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCOAP844	10,429
9.b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) .....	RCOAP845	0
9.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) .....	RCOAP846	1,808
9.d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCOAP847	0
9.e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCOAP848	0
9.f.	LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a) .....	RCOAP849	0
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:		
10.a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCOAP258	0
10.b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	RCOAP850	0
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....	RCOAP851	0
12.	Subtotal (item 5 minus items 6 through 11) .....	RCOAP852	863,496
13.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	RCOAP853	0
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	RCOAP854	0
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 .....	RCOAP855	0
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....	RCOAP856	0
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 .....	RCOAP857	0
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	RCOAP858	0
19.	Common equity tier 1 capital (item 12 minus item 18) .....	RCOAP859	863,496
20.	Additional tier 1 capital instruments plus related surplus .....	RCOAP860	0



## Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

21.	Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0
22.	Tier 1 minority interest not included in common equity tier 1 capital .....	RCOAP862	0
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCOAP863	0
24.	LESS: Additional tier 1 capital deductions .....	RCOAP864	0
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCOAP865	0
26.	Tier 1 capital (sum of items 19 and 25) .....	RCOA8274	863,496
27.	Tier 2 capital instruments plus related surplus .....	RCOAP866	0
28.	Non-qualifying capital instruments subject to phase out from tier 2 capital .....	RCOAP867	0
29.	Total capital minority interest that is not included in tier 1 capital .....	RCOAP868	0
30.	Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital		
30.a.	Allowance for loan and lease losses includable in tier 2 capital .....	RCOA5310	54,049
30.b.	(Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	RCOW5310	0
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital .....	RCOAQ257	0
32.	Tier 2 capital before deductions		
32.a.	Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....	RCOAP870	54,049
32.b.	(Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31) .....	RCOWP870	0
33.	LESS: Tier 2 capital deductions .....	RCOAP872	0
34.	Tier 2 capital		
34.a.	Tier 2 capital (greater of item 32.a minus item 33, or zero) .....	RCOA5311	54,049
34.b.	(Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero) .....	RCOW5311	0
35.	Total capital		
35.a.	Total capital (sum of items 26 and 34.a) .....	RCOA3792	917,545
35.b.	(Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b) .....	RCOW3792	863,496
36.	Average total consolidated assets .....	RCON3368	7,190,776
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions) .....	RCOAP875	0
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	RCOAB596	0
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38) .....	RCOAA224	7,190,776
40.	Total risk-weighted assets		
40.a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....	RCOAA223	4,299,196
40.b.	(Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....	RCOWA223	

## Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

### Section 2

		(Column A) Percentage		(Column B) 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) .....	RCOAP793	0.200851	RCOWP793	20.090000
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b) .....	RCOA7206	0.200851	RCOW7206	20.090000
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b) .....	RCOA7205	0.213422	RCOW7205	21.340000

## Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

### Section 3

44. Tier 1 leverage ratio (item 26 divided by item 39) ..... 

RCOA7204	0.120084
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## Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

### Section 4

45. Advanced approaches institutions only: Supplementary leverage ratio information:

45.a. Total leverage exposure .....	RCOAH015	0
45.b. Supplementary leverage ratio .....	RCOAH036	0.000000

46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):

46.a. Capital conservation buffer .....	RCOAH311	0.000000
46.b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer .....	RCOWH312	

47. Eligible retained income .....	RCOAH313	
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016) .....	RCOAH314	

**Schedule 26 RC-R Part II - Risk-Weighted Assets**

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

Balance Sheet Asset Categories [2]

**Section 1**

	(Column A) Totals from Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C) Allocation by Risk-Weight Category 0%		(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%		(Column I) Allocation by Risk-Weight Category 100%		(Column J) Allocation by Risk-Weight Category 150%		
1. Cash and balances due from depository institutions .....	RCOND957	361,807	RCONS396	0	RCOND958	196,193				RCOND959	165,614	RCONS397	0	RCOND960	0	RCONS398	0
2. Securities:																	
2.a. Held-to-maturity securities .....	RCOND961	0	RCONS399	0	RCOND962	0				RCOND963	0	RCOND964	0	RCOND965	0	RCONS400	0
2.b. Available-for-sale securities .....	RCOND966	2,003,060	RCONS402	10,429	RCOND967	223,415				RCOND968	1,765,012	RCOND969	4,130	RCOND970	74	RCONS403	0
3. Federal funds sold and securities purchased under agreements to resell:																	
3.a. Federal funds sold .....	RCOND971	63,070			RCOND972	0				RCOND973	63,070	RCONS410	0	RCOND974	0	RCONS411	0
3.b. Securities purchased under agreements to resell .....	RCONH171	0	RCONH172	0													
4. Loans and leases held for sale:																	
4.a. Residential mortgage exposures .....	RCONS413	0	RCONS414	0	RCONH173	0				RCONS415	0	RCONS416	0	RCONS417	0		
4.b. High volatility commercial real estate exposures .....	RCONS419	0	RCONS420	0	RCONH174	0				RCONH175	0	RCONH176	0	RCONH177	0	RCONS421	0
4.c. Exposures past due 90 days or more or on nonaccrual .....	RCONS423	0	RCONS424	0	RCONS425	0				RCONS426	0	RCONS427	0	RCONS428	0	RCONS429	0
4.d. All other exposures .....	RCONS431	0	RCONS432	0	RCONS433	0				RCONS434	0	RCONS435	0	RCONS436	0	RCONS437	0
5. Loans and leases, net of unearned income:																	
5.a. Residential mortgage exposures .....	RCONS439	739,412	RCONS440	0	RCONH178	0				RCONS441	513,403	RCONS442	220,885	RCONS443	5,124		
5.b. High volatility commercial real estate exposures .....	RCONS445	19,991	RCONS446	0	RCONH179	0				RCONH180	0	RCONH181	0	RCONH182	0	RCONS447	19,991
5.c. Exposures past due 90 days or more or on nonaccrual [3] .....	RCONS449	70,454	RCONS450	0	RCONS451	0				RCONS452	27,318	RCONS453	15,922	RCONS454	0	RCONS455	27,214
5.d. All other exposures .....	RCONS457	3,959,695	RCONS458	0	RCONS459	0				RCONS460	658,190	RCONS461	1,306,257	RCONS462	1,995,248	RCONS463	0
LESS: Allowance for loan and lease losses .....	RCON3123	78,747	RCON3123	78,747													
7. Trading assets .....	RCOND976	0	RCONS466	0	RCOND977	0				RCOND978	0	RCOND979	0	RCOND980	0	RCONS467	0
8. All other assets [8] .....	RCOND981	156,526	RCONS469	0	RCOND982	154				RCOND983	73,364	RCOND984	20,660	RCOND985	57,205	RCONH185	0
8.a. Separate account bank-owned life insurance																	
8.b. Default fund contributions to central counterparties																	

[1] For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state non-member 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.

[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.

Schedule 26 RC-R Part II - Risk-Weighted Assets

Section 2

	(Column K) Allocation by Risk-Weight Category 250% [5]	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk- Weighting Approaches Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches Risk-Weighted Asset Amount [4]		
1. Cash and balances due from depository institutions											
2. Securities:											
2.a. Held-to-maturity securities											
2.b. Available-for-sale securities .....	RCONS405	0		RCONS406	0			RCONH271	0	RCONH272	0
3. Federal funds sold and securities purchased under agreements to resell:											
3.a. Federal funds sold											
3.b. Securities purchased under agreements to resell											
4. Loans and leases held for sale:											
4.a. Residential mortgage exposures .....								RCONH273	0	RCONH274	0
4.b. High volatility commercial real estate exposures .....								RCONH275	0	RCONH276	0
4.c. Exposures past due 90 days or more or on nonaccrual [6] .....								RCONH277	0	RCONH278	0
4.d. All other exposures .....								RCONH279	0	RCONH280	0
5. Loans and leases, net of unearned income:											
5.a. Residential mortgage exposures .....								RCONH281	0	RCONH282	0
5.b. High volatility commercial real estate exposures .....								RCONH283	0	RCONH284	0
5.c. Exposures past due 90 days or more or on nonaccrual [11] .....								RCONH285	0	RCONH286	0
5.d. All other exposures .....								RCONH287	0	RCONH288	0
6. LESS: Allowance for loan and lease losses											
7. Trading assets .....	RCONH186	0	RCONH290	0	RCONH187	0		RCONH291	0	RCONH292	0
8. All other assets [12] .....	RCONH188	0	RCONS470	5,143	RCONS471	0		RCONH294	0	RCONH295	0
8.a. Separate account bank-owned life insurance .....								RCONH296	0	RCONH297	0
8.b. Default fund contributions to central counterparties .....								RCONH298	0	RCONH299	0

[4] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

[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.

[11] 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.

[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.

[13] Simplified Supervisory Formula Approach.

**Schedule 26 RC-R Part II - Risk-Weighted Assets**

Securitization Exposures: On- and Off-Balance Sheet

**Section 3**

		<b>(Column A) Totals</b>		<b>(Column B) Adjustments to Totals Reported in Column A</b>		<b>(Column Q) Exposure Amount 1,250%</b>		<b>(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA [13]</b>		<b>(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up</b>	
9.	On-balance sheet securitization exposures:										
9.a.	Held-to-maturity securities .....	RCONS475	0	RCONS476	0	RCONS477	0	RCONS478	0	RCONS479	0
9.b.	Available-for-sale securities .....	RCONS480	0	RCONS481	0	RCONS482	0	RCONS483	0	RCONS484	0
9.c.	Trading assets .....	RCONS485	0	RCONS486	0	RCONS487	0	RCONS488	0	RCONS489	0
9.d.	All other on-balance sheet securitization exposures .....	RCONS490	0	RCONS491	0	RCONS492	0	RCONS493	0	RCONS494	0
10.	Off-balance sheet securitization exposures .....	RCONS495	0	RCONS496	0	RCONS497	0	RCONS498	0	RCONS499	0

[13] Simplified Supervisory Formula Approach.

**Schedule 26 RC-R Part II - Risk-Weighted Assets**

Section 4

	(Column A) Totals From Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C) Allocation by Risk-Weight Category 0%		(Column D) Allocation by Risk-Weight Category 2%		(Column E) Allocation by Risk-Weight Category 4%		(Column F) Allocation by Risk-Weight Category 10%		(Column G) Allocation by Risk-Weight Category 20%		(Column H) Allocation by Risk-Weight Category 50%		(Column I) Allocation by Risk-Weight Category 100%	
	RCON2170	7,295,268	RCONS500	-68,318	RCOND987	419,762							RCOND988	3,265,971	RCOND989	1,567,854	RCOND990	2,057,651
11. Total balance sheet assets [14] .....																		

[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.



**Schedule 26 RC-R Part II - Risk-Weighted Assets**

Section 5

	(Column J) Allocation by Risk-Weight Category 150%		(Column K) Allocation by Risk-Weight Category 250% [15]		(Column L) Allocation by Risk-Weight Category 300%		(Column M) Allocation by Risk-Weight Category 400%		(Column N) Allocation by Risk-Weight Category 600%		(Column O) Allocation by Risk-Weight Category 625%		(Column P) Allocation by Risk-Weight Category 937.5%		(Column Q) Allocation by Risk-Weight Category 1,250%		(Column R) Other Risk- Weighting Approaches Exposure Amount		
	RCNS503		RCNS505		RCNS506		RCNS507		RCNS510		RCNS300		RCNS310		RCNS320		RCNS330		
11. Total balance sheet assets .....	47,205		0		5,143		0												0

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

Schedule 26 RC-R Part II - Risk-Weighted Assets

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[16]

Section 6

	(Column A) Face, Notional, or Other Amount		(Column B) Credit Equivalent Amount [18]		(Column C) Allocation by Risk-Weight Category 0%		(Column D) Allocation by Risk-Weight Category 2%		(Column E) Allocation by Risk-Weight Category 4%		(Column F) Allocation by Risk-Weight Category 10%		(Column G) Allocation by Risk-Weight Category 20%		(Column H) Allocation by Risk-Weight Category 50%		(Column I) Allocation by Risk-Weight Category 100%		(Column J) Allocation by Risk-Weight Category 150%	
12. Financial standby letters of credit .....	RCOND991	345,919	RCOND992	345,919	RCOND993	0							RCOND994	6,795	RCOND995	0	RCOND996	339,124	RCONS511	0
13. Performance standby letters of credit and transaction-related contingent items .....	RCOND997	0	RCOND998	0	RCOND999	0							RCONG603	0	RCONG604	0	RCONG605	0	RCONS512	0
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCONG606	0	RCONG607	0	RCONG608	0							RCONG609	0	RCONG610	0	RCONG611	0	RCONS513	0
15. Retained recourse on small business obligations sold with recourse .....	RCONG612	0	RCONG613	0	RCONG614	0							RCONG615	0	RCONG616	0	RCONG617	0	RCONS514	0
16. Repo-style transactions [20] .....	RCONS515	0	RCONS516	0	RCONS517	0	RCONS518	0	RCONS519	0			RCONS520	0	RCONS521	0	RCONS522	0	RCONS523	0
17. All other off-balance sheet liabilities .....	RCONG618	5,850	RCONG619	5,850	RCONG620	0							RCONG621	0	RCONG622	0	RCONG623	5,850	RCONS524	0
18. (exclude unused commitments to asset-backed commercial paper conduits): Unused commitments:																				
18.a. Original maturity of one year or less .....	RCONS525	364,122	RCONS526	72,824	RCONS527	0							RCONS528	0	RCONS529	0	RCONS530	72,824	RCONS531	0
18.b. Original maturity exceeding one year .....	RCONG624	637,173	RCONG625	318,587	RCONG626	0							RCONG627	0	RCONG628	0	RCONG629	318,586	RCONS539	0
19. Unconditionally cancelable commitments .....	RCONS540	0	RCONS541	0																
20. Over-the-counter derivatives .....			RCONS542	0	RCONS543	0				RCONS544	0		RCONS545	0	RCONS546	0	RCONS547	0	RCONS548	0
21. Centrally cleared derivatives .....			RCONS549	0	RCONS550	0	RCONS551	0	RCONS552	0			RCONS554	0	RCONS555	0	RCONS556	0	RCONS557	0
22. Unsettled transactions (failed trades) [23] .....	RCONH191	0			RCONH193	0							RCONH194	0	RCONH195	0	RCONH196	0	RCONH197	0
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....					RCONG630	419,762	RCONS558	0	RCONS559	0	RCONS560	0	RCONG631	3,272,766	RCONG632	1,567,854	RCONG633	2,794,035	RCONS561	47,205
24. Risk weight factor .....																				
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....					RCONG634	0	RCONS569	0	RCONS570	0	RCONS571	0	RCONG635	654,553	RCONG636	783,927	RCONG637	2,794,035	RCONS572	70,808

[16] 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.

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

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

[23] For item 22, the sum of columns C through Q must equal column A.

Schedule 26 RC-R Part II - Risk-Weighted Assets

Section 7

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk- Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk-Weighted Asset Amount [19]	
12. Financial standby letters of credit										
13. Performance standby letters of credit and transaction-related contingent items										
14. Commercial and similar letters of credit with an original maturity of one year or less										
15. Retained recourse on small business obligations sold with recourse										
16. Repo-style transactions .....								RCONH301	0	
17. All other off-balance sheet liabilities								RCONH302	0	
18. (exclude unused commitments to asset-backed commercial paper conduits): Unused commitments:										
18.a. Original maturity of one year or less .....								RCONH303	0	
18.b. Original maturity exceeding one year .....								RCONH304	0	
19. Unconditionally cancelable commitments								RCONH307	0	
20. Over-the-counter derivatives .....								RCONH309	0	
21. Centrally cleared derivatives								RCONH310	0	
22. Unsettled transactions (failed trades) [23] .....						RCONH198	0	RCONH199	0	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	RCONS563	0	RCONS564	5,143	RCONS565	0	RCONS566	0	RCONS567	0
24. Risk weight factor								RCONS568	0	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	RCONS574	0	RCONS575	20,572	RCONS576	0	RCONS577	0	RCONS578	0
								RCONS579	0	

[19] Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

[23] For item 22, the sum of columns C through Q must equal column A.

## Schedule 26 RC-R Part II - Risk-Weighted Assets

### Section 8

26.	Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold .....	RCONS580	4,323,895
27.	Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule) .....	RCONS581	0
28.	Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve [26] .....	RCONB704	4,323,895
29.	LESS: Excess allowance for loan and lease losses .....	RCONA222	24,699
30.	LESS: Allocated transfer risk reserve .....	RCON3128	0
31.	Total risk-weighted assets (item 28 minus items 29 and 30) .....	RCONG641	4,299,196
M.1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	RCONG642	0

[26] Sum of items 2.b through 20, columns 5; items 9.a, 9.b, 9.c, 9.d, and 10. columns T and U; Item 25, columns C through Q; and item 27 (if applicable).

**Schedule 26 RC-R Part II - Risk-Weighted Assets**

**Section 9**

		<b>(Column A) With a remaining maturity of One year or less</b>		<b>(Column B) With a remaining maturity of Over one year through five years</b>		<b>(Column C) With a remaining maturity of Over five years</b>	
M.2.	Notional principal amounts of over-the-counter derivative contracts:						
M.2.a.	Interest rate .....	RCONS582	0	RCONS583	0	RCONS584	0
M.2.b.	Foreign exchange rate and gold .....	RCONS585	0	RCONS586	0	RCONS587	0
M.2.c.	Credit (investment grade reference asset) .....	RCONS588	0	RCONS589	0	RCONS590	0
M.2.d.	Credit (non-investment grade reference asset) .....	RCONS591	0	RCONS592	0	RCONS593	0
M.2.e.	Equity .....	RCONS594	0	RCONS595	0	RCONS596	0
M.2.f.	Precious metals (except gold) .....	RCONS597	0	RCONS598	0	RCONS599	0
M.2.g.	Other .....	RCONS600	0	RCONS601	0	RCONS602	0
M.3.	Notional principal amounts of centrally cleared derivative contracts:						
M.3.a.	Interest rate .....	RCONS603	0	RCONS604	0	RCONS605	0
M.3.b.	Foreign exchange rate and gold .....	RCONS606	0	RCONS607	0	RCONS608	0
M.3.c.	Credit (investment grade reference asset) .....	RCONS609	0	RCONS610	0	RCONS611	0
M.3.d.	Credit (non-investment grade reference asset) .....	RCONS612	0	RCONS613	0	RCONS614	0
M.3.e.	Equity .....	RCONS615	0	RCONS616	0	RCONS617	0
M.3.f.	Precious metals (except gold) .....	RCONS618	0	RCONS619	0	RCONS620	0
M.3.g.	Other .....	RCONS621	0	RCONS622	0	RCONS623	0

**Schedule 27 RC-S - Servicing Securitization and Asset Sale Activities**

**Section 1**

		(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		
1.	Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCONB705	0	RCONB706	0	RCONB707	0	RCONB708	0	RCONB709	0	RCONB710	0	RCONB711	0	
2.	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:															
2.a.	Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) .....	RCONB712	0	RCONB713	0	RCONB714	0	RCONB715	0	RCONB716	0	RCONB717	0	RCONB718	0	
2.b.	Subordinated securities and other residual interests .....	RCONC393	0	RCONC394	0	RCONC395	0	RCONC396	0	RCONC397	0	RCONC398	0	RCONC399	0	
2.c.	Standby letters of credit and other enhancements .....	RCONC400	0	RCONC401	0	RCONC402	0	RCONC403	0	RCONC404	0	RCONC405	0	RCONC406	0	
3.	Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCONB726	0	RCONB727	0	RCONB728	0	RCONB729	0	RCONB730	0	RCONB731	0	RCONB732	0	
4.	Past due loan amounts included in item 1:															
4.a.	30-89 days past due .....	RCONB733	0	RCONB734	0	RCONB735	0	RCONB736	0	RCONB737	0	RCONB738	0	RCONB739	0	
4.b.	90 days or more past due .....	RCONB740	0	RCONB741	0	RCONB742	0	RCONB743	0	RCONB744	0	RCONB745	0	RCONB746	0	
5.	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):															
5.a.	Charge-offs .....	RIADB747	0	RIADB748	0	RIADB749	0	RIADB750	0	RIADB751	0	RIADB752	0	RIADB753	0	
5.b.	Recoveries .....	RIADB754	0	RIADB755	0	RIADB756	0	RIADB757	0	RIADB758	0	RIADB759	0	RIADB760	0	
6.	Amount of ownership (or seller's) interests carried as:															
6.a.	Securities (included in Schedule RC-B or in Schedule RC, item 5) .....	RCONB761				0	RCONB762				0	RCONB763				0
6.b.	Loans (included in Schedule RC-C) .....	RCONB500				0	RCONB501				0	RCONB502				0
7.	Past due loan amounts included in interests reported in item 6.a:															
7.a.	30-89 days past due .....	RCONB764				0	RCONB765				0	RCONB766				0
7.b.	90 days or more past due .....	RCONB767				0	RCONB768				0	RCONB769				0
8.	Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):															
8.a.	Charge-offs .....	RIADB770				0	RIADB771				0	RIADB772				0
8.b.	Recoveries .....	RIADB773				0	RIADB774				0	RIADB775				0
9.	Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCONB776	0	RCONB777	0	RCONB778	0	RCONB779	0	RCONB780	0	RCONB781	0	RCONB782	0	
10.	Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCONB783	0	RCONB784	0	RCONB785	0	RCONB786	0	RCONB787	0	RCONB788	0	RCONB789	0	
11.	Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	RCONB790	0	RCONB791	0	RCONB792	0	RCONB793	0	RCONB794	16,556	RCONB795	0	RCONB796	8,219	
12.	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCONB797	0	RCONB798	0	RCONB799	0	RCONB800	0	RCONB801	16,556	RCONB802	0	RCONB803	8,219	

## Schedule 27 RC-S - Servicing Securitization and Asset Sale Activities

### Section 2

M.1.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
M.1.a.	Outstanding principal balance .....	RCONA249	0
M.1.b.	Amount of retained recourse on these obligations as of the report date .....	RCONA250	0
M.2.	Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
M.2.a.	Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCONB804	0
M.2.b.	Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCONB805	45,360
M.2.c.	Other financial assets (includes home equity lines) [1] .....	RCONA591	24,775
M.2.d.	1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCONF699	0
M.3.	Asset-backed commercial paper conduits: [2]		
M.3.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:		
M.3.a.1.	Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	0
M.3.a.2.	Conduits sponsored by other unrelated institutions .....	RCONB807	0
M.3.b.	Unused commitments to provide liquidity to conduit structures:		
M.3.b.1.	Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	0
M.3.b.2.	Conduits sponsored by other unrelated institutions .....	RCONB809	0
M.4.	Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C [3]	RCONC407	0

[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 items 3.a.910 through 3.b.920 are to be completed by banks with \$1 billion or more in total assets.

[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.

## Schedule 28 RC-T - Fiduciary and Related Services

### Section 1

1.	Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	RCONA345	YES
2.	Does the institution exercise the fiduciary powers it has been granted? .....	RCONA346	YES
3.	Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) .....	RCONB867	YES



### Schedule 28 RC-T - Fiduciary and Related Services

Section 2

		(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
4.	Personal trust and agency accounts	RCONB868	0	RCONB869	0	RCONB870	0	RCONB871	0
5.	Employee benefit and retirement-related trust and agency accounts:								
5.a.	Employee benefit - defined contribution .....	RCONB872	0	RCONB873	0	RCONB874	0	RCONB875	0
5.b.	Employee benefit - defined benefit .....	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0
5.c.	Other employee benefit and retirement-related accounts .....	RCONB880	0	RCONB881	0	RCONB882	0	RCONB883	0
6.	Corporate trust and agency accounts	RCONB884	491,141	RCONB885	0	RCONC001	1,435	RCONC002	0
7.	Investment management and investment advisory agency accounts .....	RCONB886	0	RCONJ253	0	RCONB888	0	RCONJ254	0
8.	Foundation and endowment trust and agency accounts .....	RCONJ255	0	RCONJ256	0	RCONJ257	0	RCONJ258	0
9.	Other fiduciary accounts .....	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0
10.	Total fiduciary accounts (sum of items 4 through 9) .....	RCONB894	491,141	RCONB895	0	RCONB896	1,435	RCONB897	0
11.	Custody and safekeeping accounts			RCONB898	0			RCONB899	0
12.	Not applicable								
13.	Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCONJ259	0	RCONJ260	0	RCONJ261	0	RCONJ262	0

## Schedule 28 RC-T - Fiduciary and Related Services

### Section 3

14.	Personal trust and agency accounts .....	RIADB904	0
15.	Employee benefit and retirement-related trust and agency accounts:		
15.a.	Employee benefit - defined contribution .....	RIADB905	0
15.b.	Employee benefit - defined benefit .....	RIADB906	0
15.c.	Other employee benefit and retirement-related accounts .....	RIADB907	0
16.	Corporate trust and agency accounts .....	RIADA479	221
17.	Investment management and investment advisory agency accounts .....	RIADJ315	0
18.	Foundation and endowment trust and agency accounts .....	RIADJ316	0
19.	Other fiduciary accounts .....	RIADA480	0
20.	Custody and safekeeping accounts .....	RIADB909	17
21.	Other fiduciary and related services income .....	RIADB910	0
22.	Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....	RIAD4070	238
23.	Less: Expenses .....	RIADC058	0
24.	Less: Net losses from fiduciary and related services .....	RIADA488	0
25.	Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	0
26.	Net fiduciary and related services income .....	RIADA491	238

### Schedule 28 RC-T - Fiduciary and Related Services

Section 4

		(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement- Related Trust and Agency Accounts		(Column C) All Other Accounts	
M.1.	Managed assets held in fiduciary accounts:						
M.1.a.	Noninterest-bearing deposits .....	RCONJ263	0	RCONJ264	0	RCONJ265	513
M.1.b.	Interest-bearing deposits .....	RCONJ266	0	RCONJ267	0	RCONJ268	272,377
M.1.c.	U.S. Treasury and U.S. Government agency obligations .....	RCONJ269	0	RCONJ270	0	RCONJ271	151,272
M.1.d.	State, county, and municipal obligations .....	RCONJ272	0	RCONJ273	0	RCONJ274	0
M.1.e.	Money market mutual funds .....	RCONJ275	0	RCONJ276	0	RCONJ277	0
M.1.f.	Equity mutual funds .....	RCONJ278	0	RCONJ279	0	RCONJ280	0
M.1.g.	Other mutual funds .....	RCONJ281	0	RCONJ282	0	RCONJ283	0
M.1.h.	Common trust funds and collective investment funds .....	RCONJ284	0	RCONJ285	0	RCONJ286	0
M.1.i.	Other short-term obligations .....	RCONJ287	0	RCONJ288	0	RCONJ289	4,545
M.1.j.	Other notes and bonds .....	RCONJ290	0	RCONJ291	0	RCONJ292	62,434
M.1.k.	Investments in unregistered funds and private equity investments .....	RCONJ293	0	RCONJ294	0	RCONJ295	0
M.1.l.	Other common and preferred stocks .....	RCONJ296	0	RCONJ297	0	RCONJ298	0
M.1.m.	Real estate mortgages .....	RCONJ299	0	RCONJ300	0	RCONJ301	0
M.1.n.	Real estate .....	RCONJ302	0	RCONJ303	0	RCONJ304	0
M.1.o.	Miscellaneous assets .....	RCONJ305	0	RCONJ306	0	RCONJ307	0
M.1.p.	Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) .....	RCONJ308	0	RCONJ309	0	RCONJ310	491,141

# Schedule 28 RC-T - Fiduciary and Related Services

## Section 5

	(Column A) Managed Assets		(Column B) Number of Managed Accounts	
M.1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds .....	RCONJ311	0	RCONJ312	0

# Schedule 28 RC-T - Fiduciary and Related Services

## Section 6

		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
M.2.	Corporate trust and agency accounts:				
M.2.a.	Corporate and municipal trusteeships .....	RCONB927	75	RCONB928	653,412
	M.2.a.1. Issues reported in Memorandum item 2.a that are in default .....	RCONJ313	0	RCONJ314	0
M.2.b.	Transfer agent, registrar, paying agent, and other corporate agency .....	RCONB929	1,360		

## Schedule 28 RC-T - Fiduciary and Related Services

### Section 7

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

**Schedule 28 RC-T - Fiduciary and Related Services**

**Section 8**

		<b>(Column A) Gross Losses Managed Accounts</b>		<b>(Column B) Gross Losses Non-Managed Accounts</b>		<b>(Column C) Recoveries</b>	
M.4.	Fiduciary settlements, surcharges, and other losses:						
M.4.a.	Personal trust and agency accounts .....	RIADB947	0	RIADB948	0	RIADB949	0
M.4.b.	Employee benefit and retirement-related trust and agency accounts .....	RIADB950	0	RIADB951	0	RIADB952	0
M.4.c.	Investment management agency accounts .....	RIADB953	0	RIADB954	0	RIADB955	0
M.4.d.	Other fiduciary accounts and related services .....	RIADB956	0	RIADB957	0	RIADB958	0
M.4.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) .....	RIADB959	0	RIADB960	0	RIADB961	0

**Schedule 29 RC-V - Variable Interest Entities**

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





## Schedule RQ - Reportability Questionnaire

DOES YOUR INSTITUTION HAVE CONSOLIDATED ASSETS OF \$250 BILLION OR MORE OR CONSOLIDATED TOTAL ON-BALANCE SHEET FOREIGN EXPOSURE OF \$10 BILLION OR MORE, OR IS IT A SUBSIDIARY OF A HOLDING COMPANY THAT IS AN ADVANCED APPROACHES INSTITUTION? .....	RCONN256	
DOES THE REPORTING INSTITUTION OWN ANOTHER INSURED DEPOSITORY INSTITUTION? .....	RCONL143	
SCHEDULE RC-M, ITEM 15, IS TO BE COMPLETED BY QUALIFIED THRIFT LENDERS. IS YOUR INSTITUTION A QUALIFIED THRIFT LENDER? .....	RCONL109	
DURING THE CALENDAR QUARTER, DID THE INSTITUTION ACQUIRE ASSETS OR LIABILITIES THROUGH A BUSINESS COMBINATION OR BRANCH ACQUISITION, OR DID THE INSTITUTION COMMENCE BUSINESS AS A NEW INSTITUTION? .....	RCONA901	
DID THE INSTITUTION HAVE CREDIT CARD LINES (RC-L, 1B) EXCEEDING \$300 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE CREDIT CARD LINES EXCEEDING \$300 MILLION AS OF CURRENT QUARTER-END? .....	RCONJ450	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$10 BILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$10 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONG288	
DID YOUR INSTITUTION BECOME NEWLY INSURED BY THE FDIC ON OR AFTER APRIL, 1, 2007? .....	RCONF700	
INSTITUTIONS THAT HAVE ELECTED TO ACCOUNT FOR ASSETS AND LIABILITIES UNDER A FAIR VALUE OPTION SHOULD COMPLETE SCHEDULE RI, MEMORANDUM ITEM 13 AND SCHEDULE RCC, PART I, MEMORANDUM ITEM 10 AND 11. DOES YOUR INSTITUTION MEET THIS CONDITION? .....	RCONF701	
DID INSTITUTION QUALIFY AS HIGHLY COMPLEX? .....	RCONK685	
DID THE INSTITUTION QUALIFY AS LARGE ? .....	RCONK684	
IS YOUR INSTITUTION AN ADVANCED APPROACHES INSTITUTION THAT EXITED PARALLEL RUN? ..	RCONR068	
SCHEDULE RC-O IS TO BE REPORTED BY FDIC-INSURED INSTITUTIONS. IS YOUR INSTITUTION FDIC-INSURED? .....	RCONK747	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 BILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONJ943	
SCHEDULE RC-P IS TO BE COMPLETED BY (1) ALL BANKS WITH \$1 BILLION OR MORE IN TOTAL ASSETS AS OF JUNE 30, OF THE PRECEDING YEAR AND (2) BANKS WITH LESS THAN \$1 BILLION IN TOTAL ASSETS AT WHICH EITHER 1-4 FAMILY RESIDENTIAL MORTGAGE LOAN ORIGINATIONS AND PURCHASES FOR RESALE FROM ALL SOURCES; LOAN SALES; OR QUARTER-END LOANS HELD FOR SALE IN DOMESTIC OFFICES EXCEED \$10 MILLION FOR TWO CONSECUTIVE QUARTERS. INDICATE WHICH CRITERION APPLIES TO YOUR INSTITUTION (0, 1, OR 2). ENTER 0 IF NEITHER 1 NOR 2 APPLY.	RCONF265	0
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$1 BILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$1 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONC885	
SCHEDULE RC-Q IS TO BE COMPLETED BY BANKS THAT (1) HAVE TOTAL ASSETS OF \$500 MILLION OR MORE AS OF THE BEGINNING OF THEIR FISCAL YEAR, (2) 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 (3) ARE REQUIRED TO COMPLETE SCHEDULE RC-D. DOES YOUR INSTITUTION MEET THIS CONDITION?	RCONF266	
DID INSTITUTION HAVE AN ACTIVE FOREIGN OFFICE DURING THE CALENDAR YEAR? .....	RCONC590	
ANY TIME DURING CALENDAR YEAR, DID THE INSTITUTION HAVE AN EDGE OR AGREEMENT CORPORATION ORGANIZED UNDER SECTION 25 OF THE FEDERAL RESERVE ACT AND SUBJECT TO FEDERAL REGULATION K? .....	RCONC588	
WHAT IS THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS OWNED BY THE INSTITUTION AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS IS 2 OR MORE, ENTER THE VALUE 2. ....	RCONC589	0
AT ANY TIME DURING THE CALENDAR YEAR, DID THE INSTITUTION HAVE AN INTERNATIONAL BANKING FACILITY (IBF) ESTABLISHED IN ACCORDANCE WITH THE TERMS OF FEDERAL REGULATION D? .....	RCONC587	

### Schedule RQ - Reportability Questionnaire

IS THE INSTITUTION CONSIDERED TO BE A CREDIT CARD SPECIALTY BANK SOLELY FROM ITS RELATIONSHIP WITH AFFILIATED DEPOSITORY INSTITUTIONS WHICH, ON A COMBINED BASIS REPORT OUTSTANDING CREDIT CARD RECEIVABLES THAT EXCEED, IN THE AGGREGATE, \$500 MILLION AS OF REPORT DATE? .....

RCONC695	
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DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$300 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$300 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)

RCONC592	
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DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)

RCONC593	
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WHAT IS THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES (OTHER THAN "SHELL" BRANCHES) OWNED BY THE INSTITUTION IN FOREIGN COUNTRIES, PUERTO RICO, OR U.S. TERRITORIES OR POSSESSIONS AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES IS 2 OR MORE, ENTER THE VALUE 2. ....

RCONC591	0
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