

Draft FFIEC 041 Call Report for June 30, 2012

This draft reflects the Call Report revisions proposed in the banking agencies' initial Federal Register notice published on November 21, 2011 (http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_20111121_ifr.pdf) and in the banking agencies' final Federal Register notice published on December 12, 2011, pertaining to assessment-related data reported in Schedule RC-O (http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC002_FFIEC002S_FFIEC031_FFIEC041_20111212_ffr.pdf).

Updated Draft as of January 10, 2012

Federal Financial Institutions Examination Council



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Please refer to page i,
Table of Contents, for
the required disclosure
of estimated burden.

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

June 30, 2012

Report at the close of business ~~September 30, 2011~~ ~~(20110930)~~ (20120630)
(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:

- 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 (<http://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

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.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

FDIC Certificate Number
(RSSD 9050)

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Telephone: Area code/phone number/extension (TEXT C493)

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Telephone: Area code/phone number/extension (TEXT 8902)

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Telephone: Area code/phone number/extension (TEXT C369)

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Telephone: Area code/phone number/extension (TEXT C374)

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

for the period January 1, 2011–September 30, 2011 2012 – June 30, 2012

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

Schedule RI—Income Statement

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

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

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

Schedule RI—Continued

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

* Describe on Schedule RI-E—Explanations

¹ For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.² For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		Year-to-date				
	RIAD	Bil	Mil	Thou		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513					M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.¹</i>						
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431					M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313					M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507					M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number				M.5.
<i>Memorandum item 6 is to be completed by:¹</i>						
• banks with \$300 million or more in total assets, and						
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.						
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024					M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ²	RIAD	CC	YY	MM	DD	M.7.
	9106					
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):						
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>						
a. Interest rate exposures	8757					M.8.a.
b. Foreign exchange exposures	8758					M.8.b.
c. Equity security and index exposures	8759					M.8.c.
d. Commodity and other exposures	8760					M.8.d.
e. Credit exposures	F186					M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.¹</i>						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	K090					M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	K094					M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading	C889					M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890					M.9.b.
10. To be completed by banks with \$300 million or more in total assets: ¹						
Credit losses on derivatives (see instructions)	A251					M.10.
Year-to-date						
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD	Yes		No		M.11.
	A530					

¹ The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.

² For example, a bank acquired on March 1, 2011, would report 20110301-20120301.

Schedule RI—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				Year-to-date			
	RIAD	Bil	Mil	Thou				
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>								
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	F228							M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>								
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:								
a. Net gains (losses) on assets	F551							M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552							M.13.a.(1)
b. Net gains (losses) on liabilities	F553							M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554							M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:								
a. Total other-than-temporary impairment losses	J319							M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320							M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321							M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

2011,
Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2010 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217				1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508				3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509				5.
6. Treasury stock transactions, net	B510				6.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4470				8.
9. LESS: Cash dividends declared on common stock	4460				9.
10. Other comprehensive income ¹	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415				11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210				12.

*Describe on Schedule RI-E—Explanations.

¹ Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and
Changes in Allowance for Loan and Lease Losses

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

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

the allocated transfer risk reserve.

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

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

Schedule RI-B—Continued

Part I. Continued

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

¹ Include write-downs arising from transfers of loans to a held-for-sale account.² Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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

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

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

¹ Include write-downs arising from transfers of loans to a held-for-sale account.² The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2010**, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

2011,

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2010 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522				1.
2. Recoveries (must equal part I, item 9, column B, above)	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				5.
6. Adjustments* (see instructions for this schedule)	C233				6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123				7.

* Describe on Schedule RI-E—Explanations.

Memoranda

Dollar Amounts in Thousands

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

To Be Completed by Institutions with \$1 Billion or More in Total Assets	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)				(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)				(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)				(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)				(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)				(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands																								
1. Loans secured by real estate:																								
a. Construction, land development, and other land loans																								
b. Secured by 1-4 family residential properties:																								
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit																								
(2) Closed-end loans secured by 1-4 family residential properties:																								
c. Secured by multifamily (5 or more) residential properties																								
d. Secured by nonfarm nonresidential properties																								
2. Commercial and Industrial loans:																								
3. Loans to individuals for household, family, and other personal expenditures:																								
a. Credit cards																								
b. Other (include single payment, installment, all student loans, and revolving credit plans other than credit cards)																								
4. All other loans and all lease financing receivables																								
5. Unallocated, if any																								
6. Total (sum of items 1 through 5)																								

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands	Year-to-date				
			RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.I)							
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.I:							
a.	Income and fees from the printing and sale of checks	C013					1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance	C014					1.b.
c.	Income and fees from automated teller machines (ATMs)	C016					1.c.
d.	Rent and other income from other real estate owned	4042					1.d.
e.	Safe deposit box rent	C015					1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229					1.f.
g.	Bank card and credit card interchange fees	F555					1.g.
h.	Gains on bargain purchases	J447					1.h.
i.	TEXT 4461	4461					1.i.
j.	TEXT 4462	4462					1.j.
k.	TEXT 4463	4463					1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)							
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 7.d:							
a.	Data processing expenses	C017					2.a.
b.	Advertising and marketing expenses	0497					2.b.
c.	Directors' fees	4136					2.c.
d.	Printing, stationery, and supplies	C018					2.d.
e.	Postage	8403					2.e.
f.	Legal fees and expenses	4141					2.f.
g.	FDIC deposit insurance assessments	4146					2.g.
h.	Accounting and auditing expenses	F556					2.h.
i.	Consulting and advisory expenses	F557					2.i.
j.	Automated teller machine (ATM) and interchange expenses	F558					2.j.
k.	Telecommunications expenses	F559					2.k.
l.	TEXT 4464	4464					2.l.
m.	TEXT 4467	4467					2.m.
n.	TEXT 4468	4468					2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
a.	(1) TEXT 4469	4469					3.a.(1)
	(2) Applicable income tax effect	4486					3.a.(2)
b.	(1) TEXT 4487	4487					3.b.(1)
	(2) Applicable income tax effect	4488					3.b.(2)
c.	(1) TEXT 4489	4489					3.c.(1)
	(2) Applicable income tax effect	4491					3.c.(2)

Schedule RI-E—Continued

		Year-to-date				
		RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands						
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	TEXT B526	B526				4.a.
b.	TEXT B527	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	TEXT 4498	4498				5.a.
b.	TEXT 4499	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a.	TEXT 4521	4521				6.a.
b.	TEXT 4522	4522				6.b.
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):						
Comments?.....		RIAD	Yes		No	7.
		4769				
Other explanations (please type or print clearly):						
(TEXT 4769)						

Consolidated Report of Condition for Insured Commercial Banks and State-Chartered Savings Banks for September 30, 2011 June 30, 2012 Associations

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
ASSETS									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin ¹					0081				1.a.
b. Interest-bearing balances ²					0071				1.b.
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)					1754				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)					1773				2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold					B987				3.a.
b. Securities purchased under agreements to resell ³					B989				3.b.
4. Loans and lease financing receivables (from Schedule RC-C):									
a. Loans and leases held for sale					5369				4.a.
b. Loans and leases, net of unearned income	B528								4.b.
c. LESS: Allowance for loan and lease losses	3123								4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)					B529				4.d.
5. Trading assets (from Schedule RC-D)					3545				5.
6. Premises and fixed assets (including capitalized leases)					2145				6.
7. Other real estate owned (from Schedule RC-M)					2150				7.
8. Investments in unconsolidated subsidiaries and associated companies					2130				8.
9. Direct and indirect investments in real estate ventures					3656				9.
10. Intangible assets:									
a. Goodwill					3163				10.a.
b. Other intangible assets (from Schedule RC-M)					0426				10.b.
11. Other assets (from Schedule RC-F)					2160				11.
12. Total assets (sum of items 1 through 11)					2170				12.
LIABILITIES									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)					2200				13.a.
(1) Noninterest-bearing ⁴	6631								13.a.(1)
(2) Interest-bearing	6636								13.a.(2)
b. Not applicable									
14. Federal funds purchased and securities sold under agreements to repurchase:									
a. Federal funds purchased ⁵					B993				14.a.
b. Securities sold under agreements to repurchase ⁶					B995				14.b.
15. Trading liabilities (from Schedule RC-D)					3548				15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)					3190				16.
17. and 18. Not applicable									
19. Subordinated notes and debentures ⁷					3200				19.
20. Other liabilities (from Schedule RC-G)					2930				20.
21. Total liabilities (sum of items 13 through 20)					2948				21.
22. Not applicable									

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.

Schedule RC—Continued

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
EQUITY CAPITAL									
Bank Equity Capital									
23. Perpetual preferred stock and related surplus	3838								23.
24. Common stock	3230								24.
25. Surplus (excludes all surplus related to preferred stock)	3839								25.
26. a. Retained earnings	3632								26.a.
b. Accumulated other comprehensive income ¹	B530								26.b.
c. Other equity capital components ²	A130								26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210								27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000								27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105								28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300								29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during ~~2010~~ 2011

RCON	Number
6724	

M.1.

- | | |
|--|---|
| <p>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</p> <p>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)</p> <p>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</p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|--|---|

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM	DD
8678		

M.2.

¹ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

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

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

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

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

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Residential mortgage pass-through securities:																	
(1) Guaranteed by GNMA	G300				G301				G302				G303				4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304				G305				G306				G307				4.a.(2)
(3) Other pass-through securities.	G308				G309				G310				G311				4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies¹	G312				G313				G314				G315				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies¹	G316				G317				G318				G319				4.b.(2)
(3) All other residential MBS....	G320				G321				G322				G323				4.b.(3)
c. Commercial MBS:																	
(1) Commercial mortgage pass-through securities:																	
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142				K143				K144				K145				4.c.(1)(a)
(b) Other pass-through securities	K146				K147				K148				K149				4.c.(1)(b)

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

Schedule RC-B—Continued

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

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

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

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

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Memoranda—Continued

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

¹ The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2010**, Report of Condition.

Schedule RC-B—Continued

Memoranda—Continued

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (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.

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹				(Column B) To Be Completed by All Banks				
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1–4 family residential construction loans					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans.....					F159				1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....					1460				1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....					F161				1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....					1288				2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks	B532								2.a.(1)
(2) To other commercial banks in the U.S.	B533								2.a.(2)
b. To other depository institutions in the U.S.	B534								2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks.....	B536								2.c.(1)
(2) To other banks in foreign countries.....	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers					1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards					B538				6.a.
b. Other revolving credit plans.....					B539				6.b.
c. Automobile loans					K137				6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)					K207				6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....					2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107				8.

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

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

Memoranda

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans.....	K158				M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K159				M.1.a.(2)
b. Loans secured by 1–4 family residential properties.....	F576				M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160				M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161				M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162				M.1.d.(2)
e. Commercial and industrial loans.....	K256				M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets¹ (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):					
(1) To U.S. addressees (domicile).....	K163				M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164				M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165				M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):					
(1) Loans secured by farmland.....	K166				M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks.....	K167				M.1.f.(2)
(3) Not applicable					

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....		K098				M.1.f.(4)(a)
(b) Automobile loans		K203				M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....		K204				M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions.....		K212				M.1.f.(5)
(6) Other loans ¹		K267				M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by:²						
• Banks with \$300 million or more in total assets						
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans						
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above.....		K168				M.1.f.(6)(a)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: ^{3, 4}						
(1) Three months or less		A564				M.2.a.(1)
(2) Over three months through 12 months		A565				M.2.a.(2)
(3) Over one year through three years		A566				M.2.a.(3)
(4) Over three years through five years.....		A567				M.2.a.(4)
(5) Over five years through 15 years.....		A568				M.2.a.(5)
(6) Over 15 years		A569				M.2.a.(6)
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, 5}						
(1) Three months or less		A570				M.2.b.(1)
(2) Over three months through 12 months		A571				M.2.b.(2)
(3) Over one year through three years		A572				M.2.b.(3)
(4) Over three years through five years.....		A573				M.2.b.(4)
(5) Over five years through 15 years.....		A574				M.2.b.(5)
(6) Over 15 years		A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)						
		A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B⁶.....						
		2746				M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)						
		5370				M.4.

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

² The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.

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

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

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
5. To be completed by banks with \$300 million or more in total assets: ¹					
Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837				M.5.
<i>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.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	C391				M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780				M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	F230				M.8.a.
<i>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, 2010, 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).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	F232				M.8.c.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577				M.9.
<i>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.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....	F579				M.10.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens.....	F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens.....	F582				M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	F584				M.10.a.(5)
b. Commercial and industrial loans	F585				M.10.b.

¹ The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2010**, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F586				M.10.c.(1)
(2) Other revolving credit plans	F587				M.10.c.(2)
(3) Automobile loans	K196				M.10.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)..	K208				M.10.c.(4)
d. Other loans	F589				M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....	F591				M.11.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens.....	F593				M.11.a.(3)(b)(1)
(2) Secured by junior liens.....	F594				M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	F596				M.11.a.(5)
b. Commercial and industrial loans.....	F597				M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F598				M.11.c.(1)
(2) Other revolving credit plans	F599				M.11.c.(2)
(3) Automobile loans	K195				M.11.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)..	K209				M.11.c.(4)
d. Other loans	F601				M.11.d.

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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:													
a. Loans secured by real estate	G091				G092				G093				M.12.a.
b. Commercial and industrial loans	G094				G095				G096				M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097				G098				G099				M.12.c.
d. All other loans and all leases.....	G100				G101				G102				M.12.d.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2016.</i>						
13. Construction, land development, and other land loans with interest reserves:						
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)		G376				M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....		RIAD				M.13.b.
		G377				
<i>Memorandum item 14 is to be completed by all banks.</i>						
14. Pledged loans and leases		RCON				M.14.
		G378				
<i>Memorandum item 15 is to be completed for the December report only.</i>						
15. Reverse mortgages:						
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J466				M.15.a.(1)
(2) Proprietary reverse mortgages		J467				M.15.a.(2)
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:						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J468				M.15.b.(1)
(2) Proprietary reverse mortgages		J469				M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J470				M.15.c.(1)
(2) Proprietary reverse mortgages		J471				M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of **the report date** of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan: (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date. (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	Yes		No
6999			

1.

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

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

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

Number of Loans			
RCON			
5562			
5563			

2.a.

2.b.

- 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.)
- 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.)

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

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

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, **and** all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" 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, place an "X" in the box marked "NO.").....

RCON	YES		NO
6860			

5.

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

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

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

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

Number of Loans	
RCON	
5576	
5577	

- 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.).....
- 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.).....

6.a.

6.b.

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

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
ASSETS						
1. U.S. Treasury securities	3531					1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532					2.
3. Securities issued by states and political subdivisions in the U.S.	3533					3.
4. Mortgage-backed securities (MBS):						
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379					4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies¹ (include CMOs, REMICs, and stripped MBS)	G380					4.b.
c. All other residential MBS.....	G381					4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies¹	K197					4.d.
e. All other commercial MBS	K198					4.e.
5. Other debt securities:						
a. Structured financial products:						
(1) Cash.....	G383					5.a.(1)
(2) Synthetic	G384					5.a.(2)
(3) Hybrid.....	G385					5.a.(3)
b. All other debt securities.....	G386					5.b.
6. Loans:						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans.....	F604					6.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....	F605					6.a.(2)
(3) Secured by 1–4 family residential properties:						
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F606					6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:						
(1) Secured by first liens.....	F607					6.a.(3)(b)(1)
(2) Secured by junior liens.....	F611					6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	F612					6.a.(4)
(5) Secured by nonfarm nonresidential properties	F613					6.a.(5)
b. Commercial and industrial loans	F614					6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards.....	F615					6.c.(1)
(2) Other revolving credit plans	F616					6.c.(2)
(3) Automobile loans	K199					6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans) ..	K210					6.c.(4)
d. Other loans	F618					6.d.
7. and 8. Not applicable						
9. Other trading assets.....	3541					9.
10. Not applicable						
11. Derivatives with a positive fair value	3543					11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545					12.
LIABILITIES						
13. a. Liability for short positions	3546					13.a.
b. Other trading liabilities.....	F624					13.b.
14. Derivatives with a negative fair value.....	3547					14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)	3548					15.

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

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....	F626				M.1.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens.....	F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens.....	F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	F631				M.1.a.(5)
b. Commercial and industrial loans	F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F633				M.1.c.(1)
(2) Other revolving credit plans	F634				M.1.c.(2)
(3) Automobile loans	K200				M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans) ..	K211				M.1.c.(4)
d. Other loans	F636				M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639				M.2.a.
b. Unpaid principal balance	F640				M.2.b.
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)):					
a. Trust preferred securities issued by financial institutions	G299				M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332				M.3.b.
c. Corporate and similar loans	G333				M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334				M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G335				M.3.e.
f. Diversified (mixed) pools of structured financial products	G651				M.3.f.
g. Other collateral or reference assets	G652				M.3.g.
4. Pledged trading assets:					
a. Pledged securities	G387				M.4.a.
b. Pledged loans.....	G388				M.4.b.
<i>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.</i>					
5. Asset-backed securities:					
a. Credit card receivables.....	F643				M.5.a.
b. Home equity lines.....	F644				M.5.b.
c. Automobile loans.....	F645				M.5.c.
d. Other consumer loans.....	F646				M.5.d.
e. Commercial and industrial loans	F647				M.5.e.
f. Other	F648				M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651				M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization.....	F654				M.8.

Schedule RC-D—Continued

Memoranda—Continued

		Dollar Amounts in Thousands							
		RCON	Bil	Mil	Thou				
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item):									
a.	TEXT F655	F655							
b.	TEXT F656	F656							
c.	TEXT F657	F657							
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):									
a.	TEXT F658	F658							
b.	TEXT F659	F659							
c.	TEXT F660	F660							

M.9.a.
M.9.b.
M.9.c.

M.10.a.
M.10.b.
M.10.c.

Schedule RC-E—Deposit Liabilities

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

Memoranda

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

¹ Includes interest-bearing and noninterest-bearing demand deposits.² The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 through \$250,000	J473				M.2.c.
d. Total time deposits of more than \$250,000	J474				M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above	F233				M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: ^{1, 2}					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: ^{1, 4}					
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years	A586				M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	K221				M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	K222				M.4.c.

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

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

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

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
1. Accrued interest receivable ¹					B556				1.
2. Net deferred tax assets ²					2148				2.
3. Interest-only strips receivable (not in the form of a security) ³ on:									
a. Mortgage loans.....					A519				3.a.
b. Other financial assets.....					A520				3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁴					1752				4.
5. Life insurance assets:									
a. General account life insurance assets					K201				5.a.
b. Separate account life insurance assets					K202				5.b.
c. Hybrid account life insurance assets					K270				5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....					2168				6.
a. Prepaid expenses (excluding prepaid assessments)	2166								6.a.
b. Repossessed personal property (including vehicles)	1578								6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010								6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards.....	C436								6.d.
e. FDIC loss-sharing indemnification assets	J448								6.e.
f. Prepaid deposit insurance assessments.....	J449								6.f.
g. TEXT 3549	3549								6.g.
h. TEXT 3550	3550								6.h.
i. TEXT 3551	3551								6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....					2160				7.

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

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

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

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits ¹					3645				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)					3646				1.b.
2. Net deferred tax liabilities ²					3049				2.
3. Allowance for credit losses on off-balance-sheet credit exposures					B557				3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....					2938				4.
a. Accounts payable	3066								4.a.
b. Deferred compensation liabilities	C011								4.b.
c. Dividends declared but not yet payable	2932								4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012								4.d.
e. TEXT 3552	3552								4.e.
f. TEXT 3553	3553								4.f.
g. TEXT 3554	3554								4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....					2930				5.

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

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

Schedule RC-K—Quarterly Averages¹

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

Memorandum

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
<i>Memorandum item 1 is to be completed by:</i> ⁴									
- banks with \$300 million or more in total assets, and - banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.									
1. Loans to finance agricultural production and other loans to farmers	3386								M.1.

¹ For all items, banks have the option of reporting either (1) an average of **DAILY** figures for the quarter, or (2) an average of **WEEKLY** figures (i.e., the Wednesday of each week of the quarter).

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

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

⁴ The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2010** 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 RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines.....	3814				1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....	J477				1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....	J478				1.a.(2)
b. Credit card lines.....	3815				1.b.
<i>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 (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>					
(1) Unused consumer credit card lines.....	J455				1.b.(1)
(2) Other unused credit card lines.....	J456				1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1–4 family residential construction loan commitments.....	F164				1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165				1.c.(1)(b)
(2) NOT secured by real estate.....	6550				1.c.(2)
d. Securities underwriting.....	3817				1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans.....	J457				1.e.(1)
(2) Loans to financial institutions.....	J458				1.e.(2)
(3) All other unused commitments.....	J459				1.e.(3)
2. Financial standby letters of credit.....	3819				2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a. Amount of financial standby letters of credit conveyed to others.....	3820				2.a.
3. Performance standby letters of credit.....	3821				3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a. Amount of performance standby letters of credit conveyed to others.....	3822				3.a.
4. Commercial and similar letters of credit.....	3411				4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433				6.
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps.....	C968				7.a.(1)
(2) Total return swaps.....	C970				7.a.(2)
(3) Credit options.....	C972				7.a.(3)
(4) Other credit derivatives.....	C974				7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value.....	C219				7.b.(1)
(2) Gross negative fair value.....	C220				7.b.(2)

¹ The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2016¹ Report of Condition.

Schedule RC-L—Continued

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

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

					RCON	Bil	Mil	Thou	
8. Spot foreign exchange contracts.....					8765				8.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....					3430				9.
a. Securities borrowed.....					3432				9.a.
b. Commitments to purchase when-issued securities					3434				9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf					C978				9.c.
d. TEXT 3555					3555				9.d.
e. TEXT 3556					3556				9.e.
f. TEXT 3557					3557				9.f.
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")					5591				10.
a. Commitments to sell when-issued securities					3435				10.a.
b. TEXT 5592					5592				10.b.
c. TEXT 5593					5593				10.c.
d. TEXT 5594					5594				10.d.
e. TEXT 5595					5595				10.e.

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

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

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

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

Schedule RC-L—Continued

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

Schedule RC-L—Continued

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

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

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-M—Memoranda

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

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

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

³ Report fixed-rate other 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.

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	Yes		No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569					6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570					7.
8. Primary Internet Website address of the bank (home page), if any (Example: www.examplebank.com)	TEXT 4087 http:// _____					8.
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Website?	4088					9.
10. Secured liabilities:	RCON	Bil	Mil	Thou		
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064					10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))	F065					10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463					11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464					12.
13. Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil	Mil	Thou		
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):						
(1) Loans secured by real estate:						
(a) Construction, land development, and other land loans:						
(1) 1–4 family residential construction loans.....	K169					13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170					13.a.(1)(a)(2)
(b) Secured by farmland	K171					13.a.(1)(b)
(c) Secured by 1–4 family residential properties:						
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	K172					13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:						
(a) Secured by first liens	K173					13.a.(1)(c)(2)(a)
(b) Secured by junior liens	K174					13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties.....	K175					13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176					13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177					13.a.(1)(e)(2)
(2) Not applicable						
(3) Commercial and industrial loans	K179					13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K180					13.a.(4)(a)
(b) Automobile loans	K181					13.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K182					13.a.(4)(c)

Schedule RC-M—Continued

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
13. a. (5) All other loans and all leases.....					K183				13.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a(1) through (5)):</i>									
(a) Loans to depository institutions and acceptances of other banks.....					K184				13.a.(5)(a)
(b) Loans to foreign governments and official institutions					K185				13.a.(5)(b)
(c) Other loans ¹					K186				13.a.(5)(c)
<i>Item 13.a.(5)(c)(1) is to be completed by:²</i>									
• Banks with \$300 million or more in total assets									
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans									
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above					K178				13.a.(5)(c)(1)
(d) Lease financing receivables					K273				13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):									
(1) Construction, land development, and other land					K187				13.b.(1)
(2) Farmland.....					K188				13.b.(2)
(3) 1–4 family residential properties.....					K189				13.b.(3)
(4) Multifamily (5 or more) residential properties.....					K190				13.b.(4)
(5) Nonfarm nonresidential properties					K191				13.b.(5)
(6) Not applicable									
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements					K192				13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....					J461				13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....					J462				13.d.
14. Captive insurance and reinsurance subsidiaries:									
a. Total assets of captive insurance subsidiaries ³					K193				14.a.
b. Total assets of captive reinsurance subsidiaries ³					K194				14.b.

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

² The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011¹ Report of Condition.

³ Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

INSERT (A)

INSERT A – FFIEC 041 – SCHEDULE RC-M, ITEM 15

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

- a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)
- b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?

Number			
XXXX			
	Yes		No
XXXX			

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

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

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

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC													10.
	K036				K037				K038				
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked “GNMA loans”													10.a.
	K039				K040				K041				
b. Rebooked “GNMA loans” that have been repurchased or are eligible for repurchase included in item 10 above.....													10.b.
	K042				K043				K044				
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and other land loans:													11.a.(1)(a)
(a) 1–4 family residential construction loans	K045				K046				K047				
(b) Other construction loans and all land development and other land loans													11.a.(1)(b)
	K048				K049				K050				
(2) Secured by farmland	K051				K052				K053				11.a.(2)
(3) Secured by 1–4 family residential properties:													11.a.(3)(a)
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit..	K054				K055				K056				
(b) Closed-end loans secured by 1–4 family residential properties:													11.a.(3)(b)(1)
(1) Secured by first liens.....	K057				K058				K059				
(2) Secured by junior liens.....	K060				K061				K062				11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	K063				K064				K065				11.a.(4)
(5) Secured by nonfarm nonresidential properties:													11.a.(5)(a)
(a) Loans secured by owner-occupied nonfarm nonresidential properties..	K066				K067				K068				
(b) Loans secured by other nonfarm nonresidential properties	K069				K070				K071				11.a.(5)(b)
b. Not applicable													11.c.
c. Commercial and industrial loans.....	K075				K076				K077				

Schedule RC-N—Continued

		(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				
Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
11. d.	Loans to individuals for household, family, and other personal expenditures:													
	(1) Credit cards	K078				K079				K080				11.d.(1)
	(2) Automobile loans	K081				K082				K083				11.d.(2)
	(3) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K084				K085				K086				11.d.(3)
e.	All other loans and all leases	K087				K088				K089				11.e.
	<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (d):</i>													
	(1) Loans to depository institutions and acceptances of other banks	K091				K092				K093				11.e.(1)
	(2) Loans to foreign governments and official institutions	K095				K096				K097				11.e.(2)
	(3) Other loans ¹	K099				K100				K101				11.e.(3)
	<i>Item 11.e.(3)(a) is to be completed by:²</i>													
	• Banks with \$300 million or more in total assets													
	• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans													
	(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above	K072				K073				K074				11.e.(3)(a)
	(4) Lease financing receivables	K269				K271				K272				11.e.(4)
f.	Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	K102				K103				K104				11.f.

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

² The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

Schedule RC-N—Continued

Memoranda

	(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			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou
Dollar Amounts in Thousands												
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 I, Memorandum item 1):												
a. Construction, land development, and other land loans:												
(1) 1–4 family residential construction loans.....	K105				K106				K107			
(2) Other construction loans and all land development and other land loans.....	K108				K109				K110			
b. Loans secured by 1–4 family residential properties.....	F661				F662				F663			
c. Secured by multifamily (5 or more) residential properties.....	K111				K112				K113			
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114				K115				K116			
(2) Loans secured by other nonfarm nonresidential properties.....	K117				K118				K119			
e. Commercial and industrial loans.....	K257				K258				K259			
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>												
(1) To U.S. addressees (domicile).....	K120				K121				K122			
(2) To non-U.S. addressees (domicile).....	K123				K124				K125			
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126				K127				K128			
<i>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):</i>												
(1) Loans secured by farmland.....	K130				K131				K132			
(2) Loans to depository institutions and acceptances of other banks.....	K134				K135				K136			
(3) Not applicable												

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. f. (4) Loans to individuals for household, family, and other personal expenditures:												
(a) Credit cards.....	K274				K275				K276			
(b) Automobile loans	K277				K278				K279			
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K280				K281				K282			
(5) Loans to foreign governments and official institutions	K283				K284				K285			
(6) Other loans ¹	K286				K287				K288			
Memorandum item 1.f.(6)(a) is to be completed by:²												
• Banks with \$300 million or more in total assets												
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans												
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....	K138				K139				K140			
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.....	6558				6559				6560			
3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: ²												
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248				1249				1250			
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380				5381				5382			
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254				1255				1256			
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166				F167				F168			

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

² The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

	(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			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
<i>Memorandum item 4 is to be completed by:</i> 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:												
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594				1597				1583			
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):												
a. Loans and leases held for sale	C240				C241				C226			
b. Loans measured at fair value:												
(1) Fair value	F664				F665				F666			
(2) Unpaid principal balance	F667				F668				F669			

M.4.

M.5.a.

M.5.b.(1)

M.5.b.(2)

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:</i> ¹								
6. Derivative contracts:								
Fair value of amounts carried as assets	3529				3530			
7. Additions to nonaccrual assets during the quarter	C410							
8. Nonaccrual assets sold during the quarter	C411							

RCON	Bil	Mil	Thou
C410			
C411			

M.7.

M.8.

¹ The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2016¹ Report of Condition.

INSERT (C)

INSERT C – FFIEC 041 – SCHEDULE RC-N, MEMORANDUM ITEM 9

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

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter. INSERT (X)

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237				2.
3. Not applicable					
4. Average consolidated total assets	K652				4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653				4.a.
5. Average tangible equity ¹	K654				5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655				6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):					
a. One year or less	G465				7.a.
b. Over one year through three years	G466				7.b.
c. Over three years through five years	G467				7.c.
d. Over five years	G468				7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less	G469				8.a.
b. Over one year through three years	G470				8.b.
c. Over three years through five years	G471				8.c.
d. Over five years	G472				8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	G803				9.
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?	Yes	No			10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.					
a. Banker's bank deduction	K656				10.a.
b. Banker's bank deduction limit	K657				10.b.
11. Custodial bank certification:					
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	Yes	No			11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.					
a. Custodial bank deduction	K659				11.a.
b. Custodial bank deduction limit	K660				11.b.

¹ Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

INSERT (X)

INSERT X – FFIEC 041 – SCHEDULE RC-O

Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an “unconsolidated single FDIC certificate number basis” (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.

INSERT Y – FFIEC 041 – SCHEDULE RC-O, ITEM 9(a)

Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.

a. Fully consolidated reciprocal brokered deposits

XXXX			

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
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):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F049					M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	F050					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000	F051					M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052					M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: ¹						
(1) Amount of retirement deposit accounts of \$250,000 or less.....	F045					M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	F046					M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: ¹						
(1) Amount of retirement deposit accounts of more than \$250,000	F047					M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....	F048					M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²						
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) ³		5597				M.2.
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 or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		RCON	FDIC Cert. No.			
TEXT A545		A545				M.3.

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
4. Not applicable.						
Memorandum items 5.a and 5.b are to be completed by all banks.						
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): ⁴						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....	J944					M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000	J945					M.5.b.

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

² The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010¹ Report of Condition.

³ Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

⁴ Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
Memorandum items 6 through 12 are to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations.									
6. Criticized and classified items:									
a. Special mention.....	K663								M.6.a.
b. Substandard.....	K664								M.6.b.
c. Doubtful.....	K665								M.6.c.
d. Loss.....	K666								M.6.d.
7. “Nontraditional 1–4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations.....									
	K675								M.7.
8. “Subprime consumer loans” as defined for assessment purposes only in FDIC regulations.....									
	K667								M.8.
9. “Leveraged loans and securities” as defined for assessment purposes only in FDIC regulations.....									
	K668								M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate:									
a. Total unfunded commitments.....	K676								M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677								M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....									
	K669								M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....									
	K678								M.12.
Memorandum item 13.a is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by “large institutions” only.									
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):									
a. Construction, land development, and other land loans secured by real estate.....	K679								M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	K680								M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	K681								M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K682								M.13.d.
e. Commercial and industrial loans.....	K670								M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	K671								M.13.f.
g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).....	K672								M.13.g.
Memorandum items 14 and 15 are to be completed by “highly complex institutions” as defined in FDIC regulations.									
14. Amount of the institution’s largest counterparty exposure.....	K673								M.14.
15. Total amount of the institution’s 20 largest counterparty exposures.....	K674								M.15.

INSERT (Z)

INSERT Z – FFIEC 041 – SCHEDULE RC-O, MEMORANDUM ITEMS 16 AND 17

Memorandum item 16 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations.

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)

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.

17. Selected fully consolidated data for deposit insurance assessment purposes:

- a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations
- b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions
- c. Unsecured “Other borrowings” with a remaining maturity of one year or less
- d. Estimated amount of uninsured deposits, including related interest accrued and unpaid

XXXX			
XXXX			
XXXX			
XXXX			

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

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

Dollar Amounts in Thousands		RCN	Bil	Mil	Thou	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale ² :						
a. Closed-end first liens.....		F066				1.a.
b. Closed-end junior liens.....		F067				1.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F670				1.c.(1)
(2) Principal amount funded under the lines of credit.....		F671				1.c.(2)
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: ²						
a. Closed-end first liens.....		F068				2.a.
b. Closed-end junior liens.....		F069				2.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F672				2.c.(1)
(2) Principal amount funded under the lines of credit.....		F673				2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:						
a. Closed-end first liens.....		F070				3.a.
b. Closed-end junior liens.....		F071				3.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F674				3.c.(1)
(2) Principal amount funded under the lines of credit.....		F675				3.c.(2)
4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):						
a. Closed-end first liens.....		F072				4.a.
b. Closed-end junior liens.....		F073				4.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F676				4.c.(1)
(2) Principal amount funded under the lines of credit.....		F677				4.c.(2)
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):						
a. Closed-end 1–4 family residential mortgage loans		RIAD				
b. Open-end 1–4 family residential mortgage loans extended under lines of credit		F184				5.a.
		F560				5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> :						
a. Closed-end first liens.....		RCN				
b. Closed-end junior liens.....		F678				6.a.
c. Open-end loans extended under lines of credit:		F679				6.b.
(1) Total commitment under the lines of credit		F680				6.c.(1)
(2) Principal amount funded under the lines of credit.....		F681				6.c.(2)

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

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

INSERT (D)

INSERT D – FFIEC 041 – SCHEDULE RC-P, ITEM 7

7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:

- a. For representations and warranties made to U.S. government agencies and government-sponsored agencies
- b. For representations and warranties made to other parties.....

XXXX			
XXXX			

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

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

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
 - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on 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				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
ASSETS																					
1. Available-for-sale securities	1773				G474				G475				G476				G477				1.
2. Federal funds sold and securities purchased under agreements to resell																					
	G478				G479				G480				G481				G482				2.
3. Loans and leases held for sale.....	G483				G484				G485				G486				G487				3.
4. Loans and leases held for investment.....	G488				G489				G490				G491				G492				4.
5. Trading assets:																					
a. Derivative assets.....	3543				G493				G494				G495				G496				5.a.
b. Other trading assets.....	G497				G498				G499				G500				G501				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)																					
	F240				F684				F692				F241				F242				5.b.(1)
6. All other assets.....	G391				G392				G395				G396				G804				6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....																					
	G502				G503				G504				G505				G506				7.
LIABILITIES																					
8. Deposits	F252				F686				F694				F253				F254				8.
9. Federal funds purchased and securities sold under agreements to repurchase																					
	G507				G508				G509				G510				G511				9.
10. Trading liabilities:																					
a. Derivative liabilities.....	3547				G512				G513				G514				G515				10.a.
b. Other trading liabilities.....	G516				G517				G518				G519				G520				10.b.
11. Other borrowed money	G521				G522				G523				G524				G525				11.
12. Subordinated notes and debentures	G526				G527				G528				G529				G530				12.
13. All other liabilities	G805				G806				G807				G808				G809				13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....																					
	G531				G532				G533				G534				G535				14.

Schedule RC-Q—Continued

		(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				
Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memoranda																						
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25 percent of item 6):																						
a. Mortgage servicing assets.....		G536				G537				G538				G539				G540				M.1.a.
b. Nontrading derivative assets.....		G541				G542				G543				G544				G545				M.1.b.
c.	TEXT G546	G546				G547				G548				G549				G550				M.1.c.
d.	TEXT G551	G551				G552				G553				G554				G555				M.1.d.
e.	TEXT G556	G556				G557				G558				G559				G560				M.1.e.
f.	TEXT G561	G561				G562				G563				G564				G565				M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25 percent of item 13):																						
a. Loan commitments (not accounted for as derivatives)		F261				F689				F697				F262				F263				M.2.a.
b. Nontrading derivative liabilities.....		G566				G567				G568				G569				G570				M.2.b.
c.	TEXT G571	G571				G572				G573				G574				G575				M.2.c.
d.	TEXT G576	G576				G577				G578				G579				G580				M.2.d.
e.	TEXT G581	G581				G582				G583				G584				G585				M.2.e.
f.	TEXT G586	G586				G587				G588				G589				G590				M.2.f.

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
Tier 1 capital						
1. Total bank equity capital (from Schedule RC, item 27.a)	3210					1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	8434					2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value)	A221					3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if again, report as a positive value; if a loss, report as a negative value)	4336					4.
5. LESS: Nonqualifying perpetual preferred stock	B588					5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589					6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590					7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264					7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227					8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591					9.a.
b. LESS: Disallowed deferred tax assets	5610					9.b.
10. Other additions to (deductions from) Tier 1 capital	B592					10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274					11.
Tier 2 capital						
12. Qualifying subordinated debt and redeemable preferred stock	5306					12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593					13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310					14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221					15.
16. Other Tier 2 capital components	B594					16.
17. Tier 2 capital (sum of items 12 through 16)	5311					17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275					18.
19. Tier 3 capital allocated for market risk	1395					19.
20. LESS: Deductions for total risk-based capital	B595					20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792					21.
Total assets for leverage ratio						
22. Average total assets (from Schedule RC-K, item 9)	3368					22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590					23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591					24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610					25.
26. LESS: Other deductions from assets for leverage capital purposes	B596					26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224					27.
Adjustments for financial subsidiaries						
28. a. Adjustment to Tier 1 capital reported in item 11	C228					28.a.
b. Adjustment to total risk-based capital reported in item 21	B503					28.b.
29. Adjustment to risk-weighted assets reported in item 62	B504					29.
30. Adjustment to average total assets reported in item 27	B505					30.

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

INSERT B – FFIEC 041 – SCHEDULE RC-R, ITEMS 22-27

22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	XXXX			
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590			
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591			
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610			
26. Other additions to (deductions from) assets for leverage capital purposes ..	XXXX			
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	XXXX			

Schedule RC-R—Regulatory Capital—Continued

Capital ratios

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

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio ¹	7273	— — . — —	7204	— — . — —	31.
32. Tier 1 risk-based capital ratio ²	7274	— — . — —	7206	— — . — —	32.
33. Total risk-based capital ratio ³	7275	— — . — —	7205	— — . — —	33.

¹ The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
² The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
³ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

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

Dollar Amounts in Thousands	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)		
							Allocation by Risk Weight Category											
							0%			20%			50%			100%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON 0010			RCON C869			RCON B600			RCON B601						RCON B602		
	RCON 1754			RCON B603			RCON B604			RCON B605			RCON B606			RCON B607		
35. Held-to-maturity securities																		
	RCON 1773			RCON B608			RCON B609			RCON B610			RCON B611			RCON B612		
36. Available-for-sale securities																		
37. Federal funds sold and securities purchased under agreements to resell.....	RCON C225						RCON C063			RCON C064						RCON B520		
	RCON 5369			RCON B617			RCON B618			RCON B619			RCON B620			RCON B621		
38. Loans and leases held for sale																		
	RCON B528			RCON B622			RCON B623			RCON B624			RCON B625			RCON B626		
39. Loans and leases, net of unearned income																		
	RCON 3123			RCON 3123														
40. LESS: Allowance for loan and lease losses																		
	RCON 3545			RCON B627			RCON B628			RCON B629			RCON B630			RCON B631		
41. Trading assets.....																		
	RCON B639			RCON B640			RCON B641			RCON B642			RCON B643			RCON 5339		
42. All other assets ¹																		
	RCON 2170			RCON B644			RCON 5320			RCON 5327			RCON 5334			RCON 5340		
43. Total assets (sum of items 34 through 42)																		

¹ 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 RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C)			(Column D)			(Column E)			(Column F)		
							Allocation by Risk-Weight Category												
								0%			20%			50%			100%		
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Derivatives and Off-Balance-Sheet Items	RCON B546				RCON B547			RCON B548			RCON B581			RCON B582			RCON B583		
44. Financial standby letters of credit.....				1.00 or 12.5 ²															
45. Performance standby letters of credit	RCON 3821				RCON B650			RCON B651			RCON B652			RCON B653			RCON B654		
46. Commercial and similar letters of credit				.50															
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON 3411				RCON B655			RCON B656			RCON B657			RCON B658			RCON B659		
				.20															
	RCON 3429				RCON B660			RCON B661			RCON B662						RCON B663		
				1.00															
	RCON 3433				RCON B664			RCON B665			RCON B666			RCON B667			RCON B668		
48. Securities lent.....				1.00															
49. Retained recourse on small business obligations sold with recourse	RCON A250				RCON B669			RCON B670			RCON B671			RCON B672			RCON B673		
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....				1.00															
	RCON B541				RCON B542												RCON B543		
				12.5 ³															
51. All other financial assets sold with recourse	RCON B675				RCON B676			RCON B677			RCON B678			RCON B679			RCON B680		
				1.00															
52. All other off-balance-sheet liabilities.....	RCON B681				RCON B682			RCON B683			RCON B684			RCON B685			RCON B686		
				1.00															
53. Unused commitments:																			
a. With an original maturity exceeding one year.....	RCON 3833				RCON B687			RCON B688			RCON B689			RCON B690			RCON B691		
				.50															
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCON G591				RCON G592			RCON G593			RCON G594			RCON G595			RCON G596		
				.10															
54. Derivative contracts.....					RCON A167			RCON B693			RCON B694			RCON B695					

¹ Column A multiplied by credit conversion factor.² For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.³ Or institution-specific factor.

Schedule RC-R—Continued

													(Column C)			(Column D)			(Column E)			(Column F)			
													Allocation by Risk-Weight Category												
													0%			20%			50%			100%			
Dollar Amounts in Thousands													Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals																									
55. Total assets, derivatives, and off-balance-sheet items by risk-weight category (for each column, sum of items 43 through 54).....													RCON B696			RCON B697			RCON B698			RCON B699			55.
56. Risk-weight factor.....													× 0%			× 20%			× 50%			× 100%			56.
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56)													RCON B700			RCON B701			RCON B702			RCON B703			
													0												57.
58. Market risk equivalent assets.....																						RCON 1651			
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)																						RCON B704			
																						RCON A222			59.
60. LESS: Excess allowance for loan and lease losses.....																						RCON 3128			
61. LESS: Allocated transfer risk reserve.....																						RCON A223			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....																					62.				

Memoranda

	Dollar Amounts in Thousands			
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCON	Bil	Mil	Thou
	8764			

M.1

Schedule RC-R—Continued

Memoranda—Continued

Memoranda – Continued

With a remaining maturity of																					
(Column A) One year or less						(Column B) Over one year through five years					(Column C) Over five years										
Dollar Amounts in Thousands						RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: ¹																					
a. Interest rate contracts.....						3809					8766					8767					M.2.a.
b. Foreign exchange contracts.....						3812					8769					8770					M.2.b.
c. Gold contracts.....						8771					8772					8773					M.2.c.
d. Other precious metals contracts.....						8774					8775					8776					M.2.d.
e. Other commodity contracts.....						8777					8778					8779					M.2.e.
f. Equity derivative contracts.....						A000					A001					A002					M.2.f.
g. Credit derivative contracts:																					
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																					
(1) Investment grade.....						G597					G598					G599					M.2.g.(1)
(2) Subinvestment grade.....						G600					G601					G602					M.2.g.(2)

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

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

		(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			
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																							
Bank Securitization Activities																							
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																							
		RCON B705			RCON B706			RCON B707			RCON B708			RCON B709			RCON B710			RCON B711			
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....																							
		RCON B712			RCON B713			RCON B714			RCON B715			RCON B716			RCON B717			RCON B718			
		RCON C393			RCON C394			RCON C395			RCON C396			RCON C397			RCON C398			RCON C399			
		RCON C400			RCON C401			RCON C402			RCON C403			RCON C404			RCON C405			RCON C406			
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1																							
		RCON B726			RCON B727			RCON B728			RCON B729			RCON B730			RCON B731			RCON B732			
4. Past due loan amounts included in item 1:																							
		RCON B733			RCON B734			RCON B735			RCON B736			RCON B737			RCON B738			RCON B739			
		RCON B740			RCON B741			RCON B742			RCON B743			RCON B744			RCON B745			RCON B746			
b. 90 days or more past due.....																							
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):																							
		RIAD B747			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753			
		RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760			
a. Charge-offs.....																							
b. Recoveries																							

1.

2.a.

2.b.

2.c.

3.

4.a.

4.b.

5.a.

5.b.

Schedule RC-S—Continued

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

6.a.

6.b.

7.a.

7.b.

8.a.

8.b.

9.

10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(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		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Bank Asset Sales																					
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCN B790			RCN B791			RCN B792			RCN B793			RCN B794			RCN B795			RCN B796		
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCN B797			RCN B798			RCN B799			RCN B800			RCN B801			RCN B802			RCN B803		

11.

12.

Memoranda

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

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

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

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....

RCON	Yes		No
A345			

1.

RCON	Yes		No
A346			

2.

RCON	Yes		No
B867			

3.

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

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

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

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

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS	RCON B868				RCON B869				RCON B870	RCON B871	
4. Personal trust and agency accounts.....										4.	
5. Employee benefit and retirement-related trust and agency accounts:											
a. Employee benefit—defined contribution.....	RCON B872				RCON B873				RCON B874	RCON B875	5.a.
b. Employee benefit—defined benefit.....	RCON B876				RCON B877				RCON B878	RCON B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880				RCON B881				RCON B882	RCON B883	5.c.
6. Corporate trust and agency accounts	RCON B884				RCON B885				RCON C001	RCON C002	6.
7. Investment management and investment advisory agency accounts. ...	RCON B886				RCON J253				RCON B888	RCON J254	7.
8. Foundation and endowment trust and agency accounts	RCON J255				RCON J256				RCON J257	RCON J258	8.
9. Other fiduciary accounts	RCON B890				RCON B891				RCON B892	RCON B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894				RCON B895				RCON B896	RCON B897	10.

Schedule RC-T—Continued

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

Dollar Amounts in Thousands					RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME								
14. Personal trust and agency accounts					B904			
15. Employee benefit and retirement-related trust and agency accounts:								
a. Employee benefit—defined contribution					B905			
b. Employee benefit—defined benefit					B906			
c. Other employee benefit and retirement-related accounts					B907			
16. Corporate trust and agency accounts					A479			
17. Investment management and investment advisory agency accounts					J315			
18. Foundation and endowment trust and agency accounts					J316			
19. Other fiduciary accounts					A480			
20. Custody and safekeeping accounts					B909			
21. Other fiduciary and related services income					B910			
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)					4070			
23. Less: Expenses					C058			
24. Less: Net losses from fiduciary and related services					A488			
25. Plus: Intracompany income credits for fiduciary and related services					B911			
26. Net fiduciary and related services income					A491			

Memoranda	(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			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Managed assets held in fiduciary accounts:												
a. Noninterest-bearing deposits	J263				J264				J265			
b. Interest-bearing deposits	J266				J267				J268			
c. U.S. Treasury and U.S. Government agency obligations	J269				J270				J271			
d. State, county, and municipal obligations	J272				J273				J274			
e. Money market mutual funds	J275				J276				J277			
f. Equity mutual funds	J278				J279				J280			
g. Other mutual funds	J281				J282				J283			
h. Common trust funds and collective investment funds	J284				J285				J286			
i. Other short-term obligations	J287				J288				J289			
j. Other notes and bonds	J290				J291				J292			
k. Investments in unregistered funds and private equity investments	J293				J294				J295			

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. l. Other common and preferred stocks.....	J296				J297				J298				M.1.l.
m. Real estate mortgages	J299				J300				J301				M.1.m.
n. Real estate	J302				J303				J304				M.1.n.
o. Miscellaneous assets	J305				J306				J307				M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308				J309				J310				M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets				(Column B) Number of Managed Accounts				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311				J312				M.1.q.

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding			
	RCON		Tril	Bil	Mil	Thou
Dollar Amounts in Thousands						
2. Corporate trust and agency accounts:			RCON B928			
a. Corporate and municipal trusteeships.....	B927					M.2.a.
			RCON J314			
(1) Issues reported in Memorandum item 2.a that are in default.....	J313					M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	B929		M.2.b.			

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:							
a. Domestic equity.....	B931		B932				M.3.a.
b. International/Global equity.....	B933		B934				M.3.b.
c. Stock/Bond blend	B935		B936				M.3.c.
d. Taxable bond	B937		B938				M.3.d.
e. Municipal bond	B939		B940				M.3.e.
f. Short-term investments/Money market	B941		B942				M.3.f.
g. Specialty/Other	B943		B944				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)							
	B945		B946				M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency accounts										M.4.b.
	B950			B951			B952			
c. Investment management and investment advisory agency accounts										M.4.c.
	B953			B954			B955			
d. Other fiduciary accounts and related services	B956			B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)										M.4.e.
	B959			B960			B961			

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-U—Loan Origination Activity

		(Column A) To Be Completed by Institutions with \$300 Million or More in Total Assets				(Columns B and C) To Be Completed by Institutions with \$1 Billion or More in Total Assets								
		Amount Reported in Schedule RC-C, Part I, That Was Originated During the Quarter ¹				(Column B) Amount Reported in Column A That Was Originated Under a Newly-Established Commitment ²				(Column C) Amount Reported in Column A That Was Not Originated Under Commitment				
		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands														
1.	Loans secured by real estate:													
a.	Construction, land development, and other land loans:													
	(1) 1–4 family residential construction loans.....	xxxx				xxxx				xxxx				1.a.(1)
	(2) Other construction loans and all land development and other land loans.....	xxxx				xxxx				xxxx				1.a.(2)
b.	Not applicable													
c.	Secured by 1–4 family residential properties:													
	(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	xxxx				xxxx								1.c.(1)
	(2) Closed-end loans secured by 1–4 family residential properties:													
	(a) Secured by first liens.....	xxxx												1.c.(2)(a)
	(b) Secured by junior liens.....	xxxx												1.c.(2)(b)
d.	Secured by multifamily (5 or more) residential properties	xxxx				xxxx				xxxx				1.d.
e.	Secured by nonfarm nonresidential properties.....	xxxx				xxxx				xxxx				1.e.
2.	Loans to depository institutions and acceptances of other banks:													
a.	To commercial banks and other depository institutions in the U.S....	xxxx				xxxx				xxxx				2.a.
b.	To banks in foreign countries.....	xxxx				xxxx				xxxx				2.b.
3.	Loans to finance agricultural production and other loans to farmers....	xxxx				xxxx				xxxx				3.
4.	Commercial and industrial loans to U.S. addressees (domicile):													
a.	With original amounts of \$1,000,000 or less.....	xxxx				xxxx				xxxx				4.a.
b.	With original amounts of more than \$1,000,000.....	xxxx				xxxx				xxxx				4.b.
5.	Not applicable													
6.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans):													
a.	Credit cards.....	xxxx				xxxx								6.a.
b.	Automobile loans.....	xxxx												6.b.
c.	Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)....	xxxx				xxxx				xxxx				6.c.
7.-8.	Not applicable													
9.	Loans to nondepository financial institutions.....	xxxx				xxxx				xxxx				9.

¹ If a loan origination date is unknown, the reporting institution should use the date the loan was first booked.

² A newly-established commitment is one for which the terms were finalized and the line became available for use during the quarter. Include draws on lines that were renewed during the quarter.

Schedule RC-V—Variable Interest Entities

	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:													
a. Cash and balances due from depository institutions	J981				J982				J983				1.a.
b. Held-to-maturity securities.....	J984				J985				J986				1.b.
c. Available-for-sale securities.....	J987				J988				J989				1.c.
d. Securities purchased under agreements to resell.....													
	J990				J991				J992				1.d.
e. Loans and leases held for sale	J993				J994				J995				1.e.
f. Loans and leases, net of unearned income.....													
	J996				J997				J998				1.f.
g. Less: Allowance for loan and lease losses													
	J999				K001				K002				1.g.
h. Trading assets (other than derivatives)	K003				K004				K005				1.h.
i. Derivative trading assets.....	K006				K007				K008				1.i.
j. Other real estate owned.....	K009				K010				K011				1.j.
k. Other assets.....	K012				K013				K014				1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:													
a. Securities sold under agreements to repurchase	K015				K016				K017				2.a.
b. Derivative trading liabilities.....	K018				K019				K020				2.b.
c. Commercial paper	K021				K022				K023				2.c.
d. Other borrowed money (exclude commercial paper)													
	K024				K025				K026				2.d.
e. Other liabilities	K027				K028				K029				2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....													
	K030				K031				K032				3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....													
	K033				K034				K035				4.

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no

notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?

RCON	Yes		No
6979			

BANK MANAGEMENT STATEMENT (please type or print clearly):
(TEXT 6980)