# Draft FFIEC 041 Call Report for March 31, 2012

This draft reflects the Call Report revisions proposed in the banking agencies' initial Federal Register notice published on November 21, 2011 (<u>http://www.ffiec.gov/pdf/FFIEC\_forms/FFIEC031\_FFIEC041\_20111121\_ifr.pdf</u>) and in the banking agencies' final Federal Register notice published on December 12, 2011, pertaining to assessment-related data reported in Schedule RC-O (<u>http://www.ffiec.gov/pdf/FFIEC\_forms/FFIEC002\_FFIEC002S\_FFIEC031\_FFIEC041\_2</u> <u>0111212\_ffr.pdf</u>).

Updated Draft as of January 10, 2012

Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081

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#### Federal Financial Institutions Examination Council



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

March 31, 2012 Report at the close of business September 30, 2011

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).

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.

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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

#### Submission of Reports

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

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

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

FDIC Certificate Number

<u>(20110930)</u> (20120331) (RCON 9999)

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.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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 computergenerated 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)

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#### **Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 44.9 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following:

Secretary Board of Governors of the Federal Reserve System Washington, DC 20551

Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, DC 20219

Assistant Executive Secretary Federal Deposit Insurance Corporation Washington, DC 20429

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#### banks,

# and savings associations

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

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

Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C496)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	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**

#### **Secondary 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)

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	Secondary Contact
Name (TEXT C437)	Name (TEXT C442)
Title (TEXT C438)	Title (TEXT C443)
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
Telephone: Area code/phone number/extension (TEXT C440)	Telephone: Area code/phone number/extension (TEXT C445)
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C876)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (TEXT C878)

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### Consolidated Report of Income for the period January 1, 2011–September 30, 2011–2012 - March 31, 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	1.a.(1)(
(b) All other loans secured by real estate	4436			1	1.a.(1)(
(2) Commercial and industrial loans	4012			1	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B485			1	1.a.(3)(
(b) Other (includes single payment installment, all student loans, and revolving credit	12 K.				
plans other than credit cards)	B486			1	1.a.(3)(
(4) Loans to foreign governments and official institutions	4056			1	1.a.(4)
(5) All other loans <sup>1</sup>	4058			1	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 <sup>2</sup>	4115			1	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	1.d.(1)
(2) Mortgage-backed securities	B489			1 1	1.d.(2)
<ul><li>(2) Mongage backet securities</li><li>(3) All other securities (includes securities issued by states and political subdivisions in the</li></ul>					
U.S.)	4060			1	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	· · ·	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107		1	1 1	1.h.
2. Interest expense:					
<ul> <li>a. Interest on deposits:</li> <li>(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts)</li> </ul>					
and telephone and preauthorized transfer accounts)	4508				2.a.(1)
• •					2.0.(1)
<ul> <li>(2) Nontransaction accounts:</li> <li>(a) Savings deposits (includes MMDAs)</li> </ul>	0093	HINDOR AND A STATE			2.a.(2)(
					2.a.(2)( 2.a.(2)(
(b) Time deposits of \$100,000 or more		<u> </u>	1		2.a.(2)( 2.a.(2)(
(c) Time deposits of less than \$100,000				1 1	2.a.(2)( 2.b.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4185				2.0. 2.c.
c. Interest on trading liabilities and other borrowed money	14105	1	I	4	£.U.

<sup>&</sup>lt;sup>1</sup> 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."

<sup>2</sup> Includes interest income on time certificates of deposit not held for trading.

### Schedule RI—Continued

	,	Year-	to-date	Э	]	
Dollar Amounts in Thousands	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)					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 <sup>1</sup>	4070				5.a.	
b. Service charges on deposit accounts					5.b.	
c. Trading revenue <sup>2</sup>					5.c.	
d. (1) Fees and commissions from securities brokerage					5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and			1			
commissions	C888				5.d.(2)	
(3) Fees and commissions from annuity sales	C887				5.d.(2)	
<ul><li>(4) Underwriting income from insurance and reinsurance activities</li></ul>					5.d.(4)	
(5) Income from other insurance activities					5.d.(5)	
e. Venture capital revenue					5.e.	
	-				5.f.	
	B493					
g. Net securitization income	2.00			-	5.g.	
h. Not applicable	5416				<b>F</b> :	
i. Net gains (losses) on sales of loans and leases					5.i.	
j. Net gains (losses) on sales of other real estate owned					5.j.	
k. Net gains (losses) on sales of other assets (excluding securities)	-				5.k. 5.l.	
I. Other noninterest income*				I	4079	<b>F</b>
m. Total noninterest income (sum of items 5.a through 5.l)					3521	5.m.
6. a. Realized gains (losses) on held-to-maturity securities					3196	6.a.
b. Realized gains (losses) on available-for-sale securities					5150	6.b.
7. Noninterest expense:	4135		1	1	l 1 _	
a. Salaries and employee benefits	4155				7.a.	
b. Expenses of premises and fixed assets (net of rental income)	4217					
(excluding salaries and employee benefits and mortgage interest)	C216				7.b.	
c. (1) Goodwill impairment losses	0210				7.c.(1)	
(2) Amortization expense and impairment losses for other	C222		1	1		
intangible assets	C232 4092				7.c.(2)	
d. Other noninterest expense*					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					4201	_
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.

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> 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.

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### Schedule RI-Continued

Me	emoranda Dollar Amounts in Thousa	inds	·	Year-t	o-date	:	]
1	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after		RIAD	Bil	Mil	Thou	1
١.	August 7, 1986, that is not deductible for federal income tax purposes		4513				м.
	August 7, 1900, that is not deductible for rederar moorile tax purposes	•••••		68.6	L		
	morandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup>						
			2				
∠.	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI,		8431				۱.,
~	item 8)	•••••					M.
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (include		4242				1
	in Schedule RI, items 1.a and 1.b)	•••••	4313				M.
4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S.				1		
	(included in Schedule RI, item 1.d.(3))	•••••	4507		 	L	M.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole			ľ	lumbe	er	-
	number)	· · · • • • •	4150	. શાંધર જ લેલ			M.
Me	morandum item 6 is to be completed by:1						The out of the
•	banks with \$300 million or more in total assets, and						11 P. 000 A.
•	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				М
7		RIAD	CC	YY	MM	DD	1
		106					1 м
g	Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum					L	1 141
Ο.	items 8.a through 8.e must equal Schedule RI, item 5.c):			Ŷ.			
	items o.a through o.e must equal Schedule Ki, item 5.6).						
	Manual and the second of the second of the second of the backs of the second of the se						
	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		RIAD	Bil	Mil	Thou	
	preceding calendar year.			DII		Thou	· ·
	a. Interest rate exposures	•••••	8757				M
	b. Foreign exchange exposures	•••••	8758		<u> </u>		M
	c. Equity security and index exposures	•••••	8759				M
	d. Commodity and other exposures		8760				M
	e. Credit exposures		F186			KAN A HOUSIGHTING	M
	Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more	n					
	total assets that are required to complete Schedule RI, Memorandum items 8.a through						
	8.e, above. <sup>1</sup>						
	f. Impact on trading revenue of changes in the creditworthiness of the bank's derivativ	es					
	counterparties on the bank's derivative assets (included in Memorandum items 8.a						
	through 8.e above)		K090			unus Könternissi kus	м
	g. Impact on trading revenue of changes in the creditworthiness of the bank on the ban	k'e					
	derivative liabilities (included in Memorandum items 8.a through 8.e above)		K094	<u>UUNINE 14 1998</u>			м
0		•••••			1		
9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge						
	credit exposures held outside the trading account:		<u></u>				
	a. Net gains (losses) on credit derivatives held for trading		C889				M
	b. Net gains (losses) on credit derivatives held for purposes other than trading	•••••	C890			854 X 1	м
10.	To be completed by banks with \$300 million or more in total assets:1		<u> Kanaka</u>	<u>ni ki</u> ĝ			
	Credit losses on derivatives (see instructions)		A251	,		L	M
			ļ,	Year-t	o-date	·	
	Development of the baseline of the baseline Order the strength of the first feast feast the state of the state	_	RIAD	Yes		No	1
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purpose	s	NAD				1

<sup>&</sup>lt;sup>1</sup> 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, 2019, Report of Condition.
<sup>2</sup> For example, a bank acquired on March 1, 2014, would report 20110301. 20120 301.

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# Schedule RI—Continued

Memoranda—Continued Dollar Amounts in Thousands	· · ·	Year-t	o-date	9	
	RIAD	Bil	Mil	Thou	
<ul> <li>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.</li> <li>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))</li> </ul>	F228				M.12.
<ul> <li>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</li> <li>13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:</li> </ul>					
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific			1	1	
credit risk	F552				M.13.a.(1)
b. Net gains (losses) on liabilities	F553				M.13.b.
<ol> <li>Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.</li> </ol>	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt					
securities:	1040		1	1	
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)	1004				
(Memorandum item 14.a minus Memorandum item 14.b)	J321				M.14.c.

# Schedule RI-A—Changes in Bank Equity Capital

Ind	icate decreases and losses in parentheses.	, 2011,					
in a		Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1.	Total bank equity capital most recently reported for the December 3	1, 2010, Reports of Condition					
	and Income (i.e., after adjustments from amended Reports of Incom	~	3217	0111102 210011101020			1.
2.	Cumulative effect of changes in accounting principles and correction	ns of material accounting	1	6 27 4			
	errors*		B507				2.
3.	Balance end of previous calendar year as restated (sum of items 1 a	and 2)	B508				3.
4.	Net income (loss) attributable to bank (must equal Schedule RI, item	ו 14)	4340				4.
5.	Sale, conversion, acquisition, or retirement of capital stock, net (exc	luding 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 <sup>1</sup>		B511			ļ	10.
11.	Other transactions with parent holding company* (not included in ite	ms 5, 6, 8, or 9 above)	4415				11.
12	Total bank equity capital end of current period (sum of items 3 through	gh 11) (must equal			1. T		
	Schedule RC, item 27.a)		3210				12.

\*Describe on Schedule RI-E-Explanations.

<sup>1</sup> 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.		(Column A) Charge-offs <sup>1</sup>					(Column B) Recoveries				
			Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	ĺ		
1. Loans secured by real estate:								-05			
a. Construction, land development, and other land loans:		r	· · · · · ·								
(1) 1–4 family residential construction loans	. C891		Ann Galling - Million	Local Annual	C892	7-31-71-81			1.a.		
(2) Other construction loans and all land development and other land							10. CARAG				
loans	. C893				C894				1.a.		
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							T T				
properties and extended under lines of credit	. 5411				5412	84 10 100 100 100 100 100	CONTRACTOR OF THE		1.c.(		
(2) Closed-end loans secured by 1–4 family residential properties:									1		
(a) Secured by first liens					C217				1.c.(		
(b) Secured by junior liens	. C235				C218				1.c.(		
d. Secured by multifamily (5 or more) residential properties	. 3588				3589			10 ABA 4	1.d.		
e. Secured by nonfarm nonresidential properties:											
(1) Loans secured by owner-occupied nonfarm nonresidential									ł		
properties	C895		ļ	ļ	C896				1.e.		
(2) Loans secured by other nonfarm nonresidential properties	C897		ļ		C898		<b>_</b>		1.e.(		
2. Loans to depository institutions and acceptances of other banks	. 4481				4482	nadi 'n statilitee de		<u> </u>	2.		
3. Not applicable											
4. Commercial and industrial loans	4638				4608				4.		

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

### Schedule RI-B---Continued

### Part I. Continued

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

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

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

	(Column A) (Column B) Charge-offs <sup>1</sup> Recoveries										
Memoranda			Cale	endar y	/ear-to						
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou			
1. Loans to finance commercial real estate, construction, and land	10.00				15 -			5.4			
development activities (not secured by real estate) included in			I	1			T	1			
Schedule RI-B, part I, items 4 and 7, above	5409		6 19 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		5410			1	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											
<ul> <li>Loans secured by real estate to non-U.S. addressees (domicile)</li> </ul>											
(included in Schedule RI-B, part I, item 1, above)	4652				4662	1. S. S.			M.2.a.		
<ul> <li>Loans to and acceptances of foreign banks (included in Schedule</li> </ul>							<u>as</u> T	T			
RI-B, part I, item 2, above)	4654				4664				M.2.b.		
c. Commercial and industrial loans to non-U.S. addressees (domicile)			T T	C Z AR							
(included in Schedule RI-B, part I, item 4, above)	4646		l		4618	ati Mali Miri			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	al dans	-		F187				M.2.d.		
3. Memorandum item 3 is to be completed by: <sup>2</sup>								1			
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>			4. S. S. S.								
<ul> <li>banks with less than \$300 million in total assets that have loans to</li> </ul>							i iliaa	1. 1.			
finance agricultural production and other loans to farmers							1				
(Schedule RC-C, part I, item 3) exceeding five percent of total loans:											
Loans to finance agricultural production and other loans to farmers							r				
(included in Schedule RI-B, part I, item 7, above	4655				4665				М.З.		

(included in Schedule RI-B, part I, item 7, above......

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.

I.

<sup>2</sup> 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.

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

( <sup>2oit</sup> , Dollar Amounts in	Thousands RIAD	Bil	Mil	Thou	1
<ol> <li>Balance most recently reported for the December 31, 2019, Reports of Condition and (i.e., after adjustments from amended Reports of Income).</li> </ol>	B522				1
<ol> <li>Recoveries (must equal part I, item 9, column B, above)</li> <li>LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)</li> </ol>	4605 C079	 			2
<ol> <li>LESS: Write-downs arising from transfers of loans to a held-for-sale account</li> <li>Provision for loan and lease losses (must equal Schedule RI, item 4)</li> </ol>	4230				4 5 6
<ul> <li>6. Adjustments* (see instructions for this schedule)</li> <li>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)</li> </ul>	3123				6 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	0.405				M.1
Memorandum items 2 and 3 are to be completed by banks that (1) to have outstanding credit card receivables (as defined in the instructio of the report date or (2) are credit card specialty banks as defined for Bapart surgess	ns) that exceed \$500 million as					
Report purposes. 2. Separate valuation allowance for uncollectible retail credit card fe	•	C389				M.2
<ol> <li>Amount of allowance for loan and lease losses attributable to ret charges</li></ol>		C390		[		M.3
<ul> <li>Memorandum item 4 is to be completed by all banks.</li> <li>4. Amount of allowance for post-acquisition losses on purchased in accordance with FASB ASC 310–30 (former AICPA Statement of Schedule RI-B, part II, item 7, above)</li> </ul>	npaired loans accounted for in Position 03-3) (included in	C781				M.4

11

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# 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.)

		Year-	to-dat	e
Dollar Amounts in Thousands		Bil	Mil	Thou
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 5.1:				
a. Income and fees from the printing and sale of checks				
b. Earnings on/increase in value of cash surrender value of life insurance				
c. Income and fees from automated teller machines (ATMs)				
d. Rent and other income from other real estate owned	4042			
e. Safe deposit box rent	C015			
f. Net change in the fair values of financial instruments accounted for under a fair value option				
g. Bank card and credit card interchange fees				
h. Gains on bargain purchases				
i. 4461	4461			
TEXT 4462	4462			
k. 4463	4463			
Other noninterest expense (from Schedule RI, item 7.d)	-	1	1	-
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 7.d	-			
a. Data processing expenses				
<ul> <li>b. Advertising and marketing expenses</li> </ul>				
c. Directors' fees				
d. Printing, stationery, and supplies				
e. Postage	0.400			
f. Legal fees and expenses				
g. FDIC deposit insurance assessments				
h. Accounting and auditing expenses.				
i. Consulting and advisory expenses				
j. Automated teller machine (ATM) and interchange expenses				
<ul> <li>K. <u>Telecommunications expenses</u></li> </ul>	 F559			
I. TEXT 4464	4464			
m. 4467	4467			
n. 4466	4468			
Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,			1	
item 11) (itemize and describe all extraordinary items and other adjustments):				
a. (1) $\begin{bmatrix} \text{TEXT} \\ 4469 \end{bmatrix}$	4469		T	
(2) Applicable income tax effect		I		
b. (1) TEXT 4487	4487			
(2) Applicable income tax effect		1	1	1
c. (1) TEXT 4489	1100	[		
	4489			1 1

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# Schedule RI-E—Continued

		Year-t	o-date	9	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting					
errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a. 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):					
	RIAD	Yes		No	
Comments?	4769				7.

Other explanations (please type or print clearly):  $_{\scriptscriptstyle (\text{TEXT 4769})}$ 

# Consolidated Report of Condition for Insured Commercial Banks and State-Chartered Savings Banks for September 30, 2011 March 31, 2012. 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 Thous	ands RCON F	Bit Mil	Thou	
ASSETS					
1. Cash and balances due from depository institutions (from Sch	edule RC-A):				
a. Noninterest-bearing balances and currency and coin <sup>1</sup>		0081			1.
b. Interest-bearing balances <sup>2</sup>					1.
2. Securities:			<b>%</b>		
a. Held-to-maturity securities (from Schedule RC-B, column A	N	1754			2.
b. Available-for-sale securities (from Schedule RC-B, column					2.
3. Federal funds sold and securities purchased under agreement			i de la comita		
a. Federal funds sold		B987			3.
b. Securities purchased under agreements to resell <sup>3</sup>					3.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale		5369			4.
b. Loans and leases, net of unearned income	B528				4.
c. LESS: Allowance for loan and lease losses	3123				4.
d. Loans and leases, net of unearned income and allowance		B529			4.
5. Trading assets (from Schedule RC-D)					5.
<ol> <li>6. Premises and fixed assets (including capitalized leases)</li> </ol>					6.
7. Other real estate owned (from Schedule RC-M)					7.
8. Investments in unconsolidated subsidiaries and associated co					8.
<ol> <li>Direct and indirect investments in real estate ventures</li> </ol>					9.
10. Intangible assets:					
a. Goodwill		3163			10
b. Other intangible assets (from Schedule RC-M)					10
11. Other assets (from Schedule RC-F)					11.
12. Total assets (sum of items 1 through 11)					12
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from	Schedule RC-E)	2200			13.
(1) Noninterest-bearing <sup>4</sup>					13.
(2) Interest-bearing			C.		13
b. Not applicable					
14. Federal funds purchased and securities sold under agreemen	nts to repurchase:				
a. Federal funds purchased <sup>5</sup>		B993			14.
<ul> <li>b. Securities sold under agreements to repurchase<sup>6</sup></li> </ul>		B995			14
15. Trading liabilities (from Schedule RC-D)					15.
<ol> <li>16. Other borrowed money (includes mortgage indebtedness and</li> </ol>					
capitalized leases) (from Schedule RC-M)		3190			16.
17. and 18. Not applicable					
19. Subordinated notes and debentures <sup>7</sup>		3200	Statistics of Statistics		19
20. Other liabilities (from Schedule RC-G)					20
21. Total liabilities (sum of items 13 through 20)				1	21.
22. Not applicable			<b>I</b>		~ '

<sup>&</sup>lt;sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>6</sup> Includes all securities repurchase agreements, regardless of maturity.



<sup>&</sup>lt;sup>2</sup> Includes time certificates of deposit not held for trading.

<sup>&</sup>lt;sup>3</sup> Includes all securities resale agreements, regardless of maturity.

<sup>&</sup>lt;sup>4</sup> Includes noninterest-bearing demand, time, and savings deposits.

<sup>&</sup>lt;sup>5</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>7</sup> Includes limited-life preferred stock and related surplus.

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	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
EQUITY CAPITAL						
Bank Equity Capital			K PO-			
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 <sup>1</sup>		B530				26.t
c. Other equity capital components <sup>2</sup>		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)						29.

#### Memoranda

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

most comprehensive level of auditing work performed for the ba auditors as of any date during <b>2010</b> , 2011	nk by independent external	RCON         Number           6724         M
<ul> <li>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</li> </ul>	<ul> <li>4 = Directors' examination of the bank generally accepted auditing stands accounting firm (may be required</li> </ul>	ards by a certified public
<ul> <li>Independent audit of the bank's parent holding company con- ducted in accordance with generally accepted auditing standards</li> </ul>	5 = Directors' examination of the bank auditors (may be required by state	
by a certified public accounting firm which submits a report on the con- solidated holding company (but not on the bank separately)	<ul><li>6 = Review of the bank's financial stat</li><li>7 = Compilation of the bank's financia</li></ul>	•
= Attestation on bank management's assertion on the effectiveness of the		
bank's internal control over financial reporting by a certified public accounting firm	<ul><li>8 = Other audit procedures (excluding</li><li>9 = No external audit work</li></ul>	tax preparation work)
o be reported with the March Report of Condition.		RCON MM DD
2. Bank's fiscal year-end date		8678 M

<sup>&</sup>lt;sup>1</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

<sup>&</sup>lt;sup>2</sup> 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 Thousan	nds <sub>R</sub>	CON	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	C	020			
b. Currency and coin		080			
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	C	083			
b. Other commercial banks in the U.S. and other depository institutions in the U.S.		085			
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	C	073			
b. Other banks in foreign countries and foreign central banks		074			
4. Balances due from Federal Reserve Banks		090			
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		010			

### Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	maturi	ity			Available-for-sale								
		(Column A) (Column B)								`	mn C)			`	mn D) Value		
			ed Co	st		Fair '	Value		A	mortiz	ed Co	st					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed																	
securities):																	
a. Issued by U.S.																	
Government			I	I								I			1		
agencies <sup>1</sup>	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-																	
sponsored agencies <sup>2</sup>	1294				1295				1297				1298				2.b.
3. Securities issued by																	
states and political																	
subdivisions in the U.S	8496				8497				8498				8499				3.

<sup>&</sup>lt;sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.



<sup>&</sup>lt;sup>2</sup> 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

			F	leld-to-	-maturi	tv											
		(Colu	Imn A)		1		mn B)										
	Ar		zed Co				Value				ed Co	st			mn D) Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed																	
securities (MBS):																	
a. Residential mortgage																	
pass-through																	
securities:																	
(1) Guaranteed by			1	1			1	1			1				1		
GNMA	G300				G301				G302				G303				4.a.(1)
(2) Issued																	
by FNMA and			1	1			1	1			1				1		
FHLMC	G304				G305				G306				G307				4.a.(2)
(3) Other pass-			1	1			1	1			1				1	1	
through securities.	G308				G309				G310				G311				4.a.(3)
b. Other residential																	
mortgage-backed																	
securities (include																	
CMOs, REMICs, and																	
stripped MBS):																	
(1) Issued or guar-																	
anteed by U.S.																	
Government																	
agencies or																	
sponsored								-			-				-		
agencies <sup>1</sup>	G312				G313				G314				G315				4.b.(1)
(2) Collateralized by																	
MBS issued or																	
guaranteed by																	
U.S. Government																	
agencies or																	
sponsored																	
agencies <sup>1</sup>	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) <b>Issued or</b>																	
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)
	L		•	•			•		·				·		•		

<sup>&</sup>lt;sup>1</sup> 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

			Н	leld-to-	-maturi	itv											
		(Colu	mn A)		1		mn B)	)		(Colu	mn C)		e-for-sa	(Colu	mn D)		
	Ai	·	ed Co			·	Value		Ar	nortiz	ed Co	st		Fair '	Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. c. (2) Other commercial																	
MBS:																	
(a) <b>Issued or</b>																	
guaranteed																	
by U.S.																	
Government																	
agencies or																	
sponsored	K150				K151		1	1	K152			1	K153				4 (0)()
agencies <sup>1</sup>	IN IOU		1				1					1					4.c.(2)(a)
(b) All other																	
commercial MBS	K154		I	1	K155		<u> </u>	1	K156			<u> </u>	K157				$(1 \circ (2)/b)$
5. Asset-backed securities			1	1			1	1			1	1			1		4.c.(2)(b)
and structured financial																	
products:																	
a. Asset-backed																	
securities (ABS)	C026				C988				C989				C027				5.a.
b. Structured financial				·													0.01
products:																	
(1) Cash	G336				G337				G338				G339				5.b.(1)
(2) Synthetic	G340				G341				G342				G343				5.b.(2)
(3) Hybrid	G344				G345				G346				G347				5.b.(3)
6. Other debt securities:																	
a. Other domestic debt			1	1			1	1			1	1			1		
securities	1737				1738				1739				1741				6.a.
b. Foreign debt				1			1	1			1	1			1		
securities	1742				1743				1744				1746				6.b.
7. Investments in mutual																	
funds and other equity																	
securities with readily									A510				A511				7.
determinable fair values <sup>2</sup> .									ASTU				ASTI				7.
8. Total (sum of items 1																	
through 7) (total of																	
column A must equal																	
Schedule RC, item 2.a)																	
(total of column D must																	
equal Schedule RC,	1754				1771				1772				1773				8.
item 2.b)			1	1			1	1			I	I			I	1	0.

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

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# Schedule RC-B—Continued

lemoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	]
1. Pledged securities <sup>1</sup>	0416				М.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (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: <sup>3, 4</sup>					
(1) Three months or less	A549				М.:
(2) Over three months through 12 months	A550				M.:
(3) Over one year through three years	A551				M.:
(4) Over three years through five years	A552				M.:
(5) Over five years through 15 years	A553				М.:
(6) Over 15 years	A554				M.2
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential					
mortgages with a remaining maturity or next repricing date of: <sup>3, 5</sup>				_	
(1) Three months or less	A555				M.2
(2) Over three months through 12 months	A556				M.2
(3) Over one year through three years	A557				M.2
(4) Over three years through five years	A558				M.2
(5) Over five years through 15 years	A559				M.2
(6) Over 15 years	A560				M.2
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of:6					
(1) Three years or less	A561				M.2
(2) Over three years	A562				M.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
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
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
b. Fair value	8783				M.4

<sup>&</sup>lt;sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

<sup>&</sup>lt;sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>&</sup>lt;sup>3</sup> Report fixed-rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> 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

emoranda—Continued			Held-to	-maturi	ty					Av	ailable	e-for-sa	le		
	```	(Column A) (Column B)				(Column C)					(Column D)				
	Amortized Cost				Fair	Value		Ar	nortiz	ed Co	st		Fair Value		
ollar Amounts in Thousands	RCON	Bil Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mit	Thou	RCON	Bil	Mil	Thou
lemorandum items 5.a		A the fit							- 21 C						
rough 5.f are to be				1.8										1 · · · · · · · ·	
ompleted by banks with															
1 billion or more in total										12.27		Sec. 7.			
ssets. <sup>1</sup>															
5. Asset-backed securities															
(ABS) (for each column,															
sum of Memorandum															
items 5.a through 5.f must equal Schedule														0	
RC-B, item 5.a):															
a. Credit card															
receivables	B838			B839				B840				B841			
b. Home equity lines	B842			B843				B844				B845			
c. Automobile loans	B846			B847			Selaen som i minist	B848				B849			
d. Other consumer											r				
loans	B850		) (1000) (760)(2000) (2000)	B851				B852	nin souint			B853		s an	
e. Commercial and						li in the second se I					1 1				
industrial loans	B854		_	B855			<u> </u>	B856				B857			
f. Other	B858			B859				B860				B861			

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

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# Schedule RC-B—Continued

Memoranda—Continued

Memoranda—Continued			H	leld-to-	-maturi	tv					Av	ailable	e-for-sa	ale			
		(Colu	imn A)				imn B)			(Colui	mn C)				mn D)	)	
		•	zed Co			·	Value			·	ed Co			·	value	, 	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
6. Structured financial																	
products by underlying																	
collateral or reference																	
assets (for each column,																	
sum of Memorandum																	
items 6.a through 6.g																	
must equal Schedule																	
RC-B, sum of items 5.b(1)																	
through (3)):																	
a. Trust preferred																	
securities issued by			1	1			-	1			[	1			1	1	
financial institutions	G348				G349				G350				G351				M.6.a.
b. Trust preferred																	
securities issued by																	
real estate investment			1	1			1	1				1				1	
trusts	G352				G353				G354				G355				M.6.b.
c. Corporate and similar			1					1				1			1		
loans	G356				G357				G358				G359				M.6.c.
d. 1–4 family residential																	
MBS issued or																	
guaranteed by U.S.																	
government-sponsored			1		0004				0000				0.000				
enterprises (GSEs)	G360				G361				G362				G363				M.6.d.
e. 1–4 family residential																	
MBS not issued or	C264		1		0265			1	0266				0267				
guaranteed by GSEs	G364				G365				G366				G367				M.6.e.
f. Diversified (mixed)																	
pools of structured	G368		1	1	G369				G370				G371				MOG
financial products	6308				6369				6370				63/1				M.6.f.
g. Other collateral or	G372		1	1	G373		1	1	G374				G375				MO
reference assets	6312				63/3				63/4				6315				M.6.g.

Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

ransfer 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 eases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.	To I by \$300 in	Be Co y Ban Millio Total	mn A) omple ks wit on or M Asset	ted h More	То	ted S			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
<ul> <li>Construction, land development, and other land loans:</li> </ul>	1.14								
(1) 1–4 family residential construction loans					F158		<u> </u>	NUMBER OF COMPANY	1.a.(1
(2) Other construction loans and all land development and other							<u>Aletok</u> T		
land loans	12				F159				1.a.(2
<ul> <li>b. Secured by farmland (including farm residential and other</li> </ul>	Y ON								
improvements)					1420	XII	3	Reference and the	1.b.
c. Secured by 1–4 family residential properties:									
<ol><li>Revolving, open-end loans secured by 1-4 family residential</li></ol>					<u> </u>	l I			
properties and extended under lines of credit				14	1797	1.00 T.F. (304×-	Server CalificativeEff		1.c.(1
(2) Closed-end loans secured by 1–4 family residential properties:				A SPECIAL T			T		
(a) Secured by first liens					5367		ļ	<u> </u>	1.c.(2
(b) Secured by junior liens					5368		<u> </u>		1.c.(2
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties:									
<ol><li>Loans secured by owner-occupied nonfarm nonresidential</li></ol>									
properties			1.4.5		F160		<b>_</b>		1.e.(1
(2) Loans secured by other nonfarm nonresidential properties			e K		F161		_		1.e.(2
2. Loans to depository institutions and acceptances of other banks					1288	an uze saenuve	1251 HI MARIN (1112)	anue Protika (1	2.
a. To commercial banks in the U.S.:					1				
(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:			l T						
(1) To foreign branches of other U.S. banks	B536								2.c.(1
(2) To other banks in foreign countries	B537	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		993 KAT 1, 1943. 10			- <u>1</u>		2.c.(2
3. Loans to finance agricultural production and other loans to farmers					1590		<u> </u>		3.
4. Commercial and industrial loans				2. / 1. († 153) T	1766		Red Protocol States		4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764			1962/14600				8.	4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal									
expenditures (i.e., consumer loans) (includes purchased paper):						a Allan (j.		ður still	_
a. Credit cards	5-4 × × ×				B538		+	+	6.a.
b. Other revolving credit plans	127-1- · · · · · ·		4		B539		+	+	6.b.
c. Automobile loans					K137				6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)					K207	]	I.		6. <b>d</b> .
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				1. >					
subdivisions in the U.S.					2107			- control to solution of the	8.

1 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2019, Report of Condition.





### Part I. Continued

	To b \$300	Be Co y Ban Millio	mn A) omple ks wit on or M Asset	ted h More	1	Be Co	mn B) omple Banks	ted	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions			ý i j		J454			+	9.a.
b. Other loans			「「「「「」		J464	zi fotosi engelesi ini da			9.b.
<ol> <li>Loans for purchasing or carrying securities (secured and unsecured)</li> </ol>	1545								9.b.(1)
(2) All other loans (exclude consumer loans)	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)	F162								10.a.
b. All other leases	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above					2123		<u> </u>		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	L			12.

emoranda	Dollar Amounts	in Thousands	RCON	Bil	Mii	Thou	
. Loans restructured in troubled debt restructurings that are i	n compliance with	n their					
modified terms (included in Schedule RC-C, part I, and not r	eported as past d	ue 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
(2) Other construction loans and all land development ar	nd other land loan	S	K159				M.1.a
b. Loans secured by 1-4 family residential properties			F576		1	ļ	M.1.b
c, Secured by multifamily (5 or more) residential properties.			K160	11-1-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-			M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresid	ential properties		K161				M.1.d
(2) Loans secured by other nonfarm nonresidential prop	erties		K162				M.1.d
e. Commercial and industrial loans			K256				M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by ba	anks with \$300 mi	llion or more					
in total assets <sup>1</sup> (sum of Memorandum items 1.e.(1) and (2) m	ust equal Memora	andum					
item 1.e):							
(1) To U.S. addressees (domicile)							M.1.e
(2) To non-U.S. addressees (domicile)	K164						M.1.e
f. All other loans (include loans to individuals for househol		er personal			Ş!		
expenditures)			K165			1	M.1.f.
Itemize Ioan categories included in Memorandum item 1.f, a	bove that exceed	10 percent of					
total loans restructured in troubled debt restructurings that							
their modified terms (sum of Memorandum items 1.a throug	h 1.e plus 1.f):						
(1) Loans secured by farmland			K166				M.1.f.
(2) Loans to depository institutions and acceptances of			K167				M.1.f.

<sup>&</sup>lt;sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2019, Report of Condition.

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### 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	C Lesing 1			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 <sup>1</sup>	K267	1. A. M. 1			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: <sup>3, 4</sup>	1.00		r I		
(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		let Net			
or next repricing date of: <sup>3, 5</sup>					
(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		<u> </u>		M.2.b.(4)
(5) Over five years through 15 years	A574	•			M.2.b.(5)
(6) Over 15 years	A575	Linux in Ri	i Ritterita		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	69 (J. 1997) 1997			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities			NGC ST		
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B <sup>6</sup>	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		l		M.4.

<sup>1</sup> 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."

<sup>&</sup>lt;sup>2</sup> 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, 201**<sup>*f*</sup>, Report of Condition.

<sup>&</sup>lt;sup>3</sup> Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

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### 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 to Loans secured by real estate to non-U.S. addressees (d Schedule RC-C, part I, items 1.a through 1.e, column B)	omicile) (included in		M.5.
Memorandum item 6 is to be completed by banks that (1) tog outstanding credit card receivables (as defined in the instruc report date or (2) are credit card specialty banks as defined in numeros	tions) that exceed \$500 million as of the		
<ul><li><i>purposes.</i></li><li>6. Outstanding credit card fees and finance charges include</li></ul>	ed in Schedule RC-C, part I.		
item 6.a.		C391	M.6.
<ul> <li>Memorandum item 7 is to be completed by all banks.</li> <li>7. Purchased impaired loans held for investment accounted FASB ASC 310-30 (former AICPA Statement of Position a. Outstanding balance</li> </ul>	03-3) (exclude loans held for sale):	. C779	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, it	ems 1 through 9	C780	M.7.b.
8. Closed-end loans with negative amortization features se properties:			
<ul> <li>a. Total carrying amount of closed-end loans with negating 1–4 family residential properties (included in Schedule)</li> </ul>	-	<b>F230</b>	M.8.a.
<ul> <li>Memorandum items 8.b and 8.c are to be completed by with negative amortization features secured by 1–4 familin Schedule RC-C, part I, Memorandum item 8.a.) as of the lesser of \$100 million or 5 percent of total loans and (as reported in Schedule RC-C, part I, item 12, column Eb. Total maximum remaining amount of negative amortiz closed-end loans secured by 1–4 family residential presidential pres</li></ul>	ly residential properties (as reported <b>December 31, 2019</b> , that exceeded leases, net of unearned income 3). ation contractually permitted on	F231	M.8.b.
c. Total amount of negative amortization on closed-end l			
properties included in the carrying amount reported in		F232	M.8.c.
<ol> <li>Loans secured by 1–4 family residential properties in pro Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(</li> </ol>		<b>F577</b>	M.9.
<ul> <li>Memorandum items 10 and 11 are to be completed by banks a included in Schedule RC-C, part I, items 1 through 9, at fair a 10. Loans measured at fair value (included in Schedule RC-a. Loans secured by real estate:</li> </ul>	value under a fair value option.		
(1) Construction, land development, and other land lo		F578	M.10.a.(1)
<ul><li>(2) Secured by farmland (including farm residential a</li><li>(3) Secured by 1–4 family residential properties:</li></ul>		F579	M.10.a.(2)
(a) Revolving, open-end loans secured by 1–4 fa extended under lines of credit		F580	M 10 - (2)(-)
(b) Closed-end loans secured by 1–4 family resid			M.10.a.(3)(a)
(1) Secured by first liens		F581	M.10.a.(3)(b)(
(2) Secured by junior liens		F582	M.10.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential pro		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.

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<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 201¢, Report of Condition.

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# 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.

	Fair v Ioan	value o s and	mn A) of acq lease on da	s at	Gro amo	oss co punts i	mn B) ontract receiv sition c	ual able	Be acq contra	(Colur est esti uisitio actual expec colle	imate n date cash ted to	at e of flows	
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.
<ul> <li>c. Loans to individuals for household, family, and other personal expenditures</li> <li>d. All other loans and all leases</li> </ul>	G097 G100				G098 G101				G099 G102				M.12.c. M.12.d.

### Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that had construction, 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, 2019.					
13. Construction, land development, and other land loans with interest reserves:					
<ul> <li>Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)</li> </ul>	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	RIAD		r	r T	
(included in Schedule RI, item 1.a.(1)(b))	G377		weigh eine s		M.13.b.
Memorandum item 14 is to be completed by all banks.	RCON			7 - 1997 - 1 1	
14. Pledged loans and leases	G378				M.14.
Memorandum item 15 is to be completed for the December report only.					
15. Reverse mortgages:					
<ul> <li>Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):</li> </ul>					
(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	г				
the origination of the reverse mortgages:		Ν	lumbe	er	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468				M.15.b.(1)
(2) Proprietary reverse mortgages	J469				M.15.b.(2)
	RCON	Bil	Mil	Thou	
c. Principal amount of reverse mortgage originations that have been sold during the year:	J470	DII	WIII	Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470				M.15.c.(1)
(2) Proprietary reverse mortgages				L	M.15.c.(2)

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### 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.").....

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

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

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

Number of Loans 2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, RCON part I, loan categories: a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans 5562 should NOT exceed \$100,000.) ..... 2.a. b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.1 (Note: Item 4,1 5563 divided by the number of loans should NOT exceed \$100,000.) ..... 2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	Ar Cu	umn B) nount rrently tanding
<ol> <li>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)):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$1,000,000</li> </ol>	RCON 5564 5566 5568	RCON         Bil           5565         5567           5569         5569	Mil Thou
<ul> <li>4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4<sup>1</sup> (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4<sup>1</sup>):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$1,000,000</li> </ul>	5570 5572 5574	5571 5573 5575	

<sup>&</sup>lt;sup>1</sup> 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."





### 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.").

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.

<ul> <li>6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:</li> <li>a. "Loans secured by farmland (including farm residential and other improvements)" reported in</li> </ul>	Number of Loans RCON	
Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)	5576	6.a.
<ul> <li>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.).</li> </ul>	5577	6 b

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
7. Number and amount <b>currently outstanding</b> 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):	RCON	RCON Bil Mil Thou	
<ul> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$500,000</li> <li>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</li> </ul>	5580	5579	7.a. 7.b. 7.c.
<ul> <li>less than or equal to Schedule RC-C, part I, item 3):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$500,000</li> </ul>	5584           5586           5588	5585	8.a. 8.b. 8.c.



RCON

6860

YES

NO

5.

# 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 <b>U.S. Government agencies or sponsored</b>					i.u.
agencies <sup>1</sup> (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		1			4.0.
agencies <sup>1</sup>	K197				4.d.
e. All other commercial MBS	K198				4.e.
5. Other debt securities:		I			4.6.
a. Structured financial products:					
(1) Cash	G383				5.a.(1)
(1) Casil	G384				5.a.(1) 5.a.(2)
(2) Synthetic	G385				
b. All other debt securities	G386				5.a.(3) 5.b.
					5.0.
6. Loans:					
a. Loans secured by real estate:	F604				C = (1)
<ul> <li>(1) Construction, land development, and other land loans</li></ul>	F605				6.a.(1)
<ul> <li>(2) Secured by farmland (including farm residential and other improvements)</li> <li>(2) Secured by 4 - 4 family residential and secure at last</li> </ul>	1005				6.a.(2)
<ul> <li>(3) Secured by 1–4 family residential properties:</li> <li>(a) Payability and solve and being a second by 4 family and idential properties and</li> </ul>					
(a) Revolving, open-end loans secured by 1–4 family residential properties and	F606				
extended under lines of credit	FOUO				6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:	F607				
(1) Secured by first liens					6.a.(3)(b)(1)
(2) Secured by junior liens					6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					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.

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<sup>&</sup>lt;sup>1</sup> 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).

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# 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)
<ul><li>(2) Secured by farmland (including farm residential and other improvements)</li></ul>	F626				M.1.a.(2)
<ul><li>(3) Secured by 1–4 family residential properties:</li></ul>					111111a.( <u></u> )
(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:					wi. r.a.(0)(a)
(b) Closed-end loans secured by 1-4 ranning residential properties.	F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens	F629				M.1.a.(3)(b)(1) M.1.a.(3)(b)(2)
	F630				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F631				
(5) Secured by nonfarm nonresidential properties	F632				M.1.a.(5)
b. Commercial and industrial loans	1002				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures					
(i.e., consumer loans) (includes purchased paper):	F633	_			
(1) Credit cards					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:	<b></b>				
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:					- 5
a. Pledged securities	G387				M.4.a.
b. Pledged loans	G388				M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets					
(Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.					
5. Asset-backed securities:					
a. Credit card receivables	F643				M.5.a.
	F644				M.5.b.
<ul> <li>b. Home equity lines</li> <li>c. Automobile loans</li> </ul>	F645				M.5.c.
	F646				
d. Other consumer loans	F647				M.5.d.
e. Commercial and industrial loans	F648				M.5.e.
f. Other	F651				M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)					M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):	ECEO				
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.

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# Schedule RC-D—Continued

		[	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
Oth	ner trading	assets (itemize and describe amounts included in Sche	dule RC-D, item 9,				
tha	t are great	er than \$25,000 and exceed 25 percent of the item):					
a.	TEXT F655			F655			
b.	TEXT F656			F656			
c.	TEXT F657			F657			
. Otł	ner trading	liabilities (itemize and describe amounts included in Sch	nedule RC-D, item				
13.	b, that are	greater than \$25,000 and exceed 25 percent of the item	ו):				
a.	TEXT F658			F658			
b.	TEXT F659			F659			
c	TEXT F660			F660			

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# Schedule RC-E—Deposit Liabilities

			Tran	sactio	n Acco	unts			No			วท
	(Column A) Total transaction accounts (including total demand deposits)				l der	Nemo nand	mn B) b: Tota depos ded in nn A)	l its1	Nontransaction         Accounts         (Column C)         Total         nontransaction         accounts         (including MMDAs)         I         RCON         Bil         Mil         Thou         2520         2530         B552         2236			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
<ol> <li>Deposits of:</li> <li>Individuals, partnerships, and corporations</li></ol>	B549 2202 2203 B551 2213 2216								2520 2530 B552			
<ol> <li>Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)</li> </ol>	2215				2210				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): <sup>2</sup>					
(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			1		
(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				1	
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			1	1	
are not brokered deposits	K223				M.1.f.

<sup>&</sup>lt;sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

<sup>&</sup>lt;sup>2</sup> 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.

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## Schedule RC-E—Continued

emoranda—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		4
(1) Money market deposit accounts (MMDAs)	6810				M.2.a
(2) Other savings deposits (excludes MMDAs)					M.2.a
b. Total time deposits of less than \$100,000					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
. 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: <sup>1, 2</sup>			-		
(1) Three months or less	A579				M.3.a
(2) Over three months through 12 months	A580				M.3.a
(3) Over one year through three years	A581				M.3.a
(4) Over three years	A582				M.3.a
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less					
(included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup>	A241				M.3.
Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: <sup>1,4</sup>					
(1) Three months or less	A584				M.4.a
(2) Over three months through 12 months	A585				M.4.a
(3) Over one year through three years					M.4.a
(4) Over three years	A587				M.4.a
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) <sup>3</sup>	K221				] M.4.1
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) <sup>3</sup>	K222				] M.4.0

<sup>&</sup>lt;sup>1</sup> Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>&</sup>lt;sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>&</sup>lt;sup>3</sup> 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.

<sup>&</sup>lt;sup>4</sup> 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.

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Schedule	RC-F-	-Other	Assets
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	Dollar	<sup>r</sup> Amou	nts in	Thousands	RCON	Bil	Mil	Thou
1. A	ccrued interest receivable <sup>1</sup>				B556			
2. N	let deferred tax assets <sup>2</sup>				2148			
3. Ir	nterest-only strips receivable (not in the form of a security) <sup>3</sup> on:							
а	. Mortgage loans				A519			
b	. Other financial assets				A520			
4. E	quity securities that DO NOT have readily determinable fair values <sup>4</sup>				1752			
5. L	ife insurance assets:					-	_	
а	. General account life insurance assets				K201			
b	. Separate account life insurance assets				K202			
С	. Hybrid account life insurance assets				K270			
6. A	Il other assets (itemize and describe amounts greater than \$25,000 that e	exceed	l 25 pe	ercent of		-	_	
	nis item)				2168			
а	. Prepaid expenses (excluding prepaid assessments)	2166						
b	. Repossessed personal property (including vehicles)	1578						
С	. Derivatives with a positive fair value held for purposes other than							
	trading	C010						
d	. Retained interests in accrued interest receivable related to securitized							
	credit cards	C436						
е	. FDIC loss-sharing indemnification assets	J448						
f.	Prepaid deposit insurance assessments	J449						
g	TEXT . 3549	3549						
h		3550						
i.	TEXT 3551	3551						
7. T	otal (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160			

<sup>4</sup> Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

# Schedule RC-G—Other Liabilities

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

<sup>&</sup>lt;sup>1</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

<sup>&</sup>lt;sup>1</sup> Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>&</sup>lt;sup>3</sup> 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.

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

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#### Schedule RC-K—Quarterly Averages<sup>1</sup>

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS		r ding a s			
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding					
mortgage-backed securities)	B558				2.
3. Mortgage-backed securities <sup>2</sup>	B559				3.
4. All other securities <sup>2, 3</sup> (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. To be completed by banks with \$100 million or more in total assets:4					
Trading assets	3401				7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets <sup>5</sup>	3368				9.
LIABILITIES		i i i			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts,					
ATS accounts, and telephone and preauthorized transfer accounts)	. 3485	Assessment			10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs)					11.a.
b. Time deposits of \$100,000 or more	A514				11.b.
c. Time deposits of less than \$100,000					11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	. 3353			Contractor in the local data	12.
13. To be completed by banks with \$100 million or more in total assets:4					
Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases)	3355				13.

#### Memorandum

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

<sup>1</sup> 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).

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>5</sup> 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.

<sup>&</sup>lt;sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>&</sup>lt;sup>4</sup> 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, 2019** Report of Condition.

# 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	Amou	nts in	Thousa	ands	RCON	Bil	Mil	Thou	
. Unused commitments:								1000 f / 1		d i			
a. Revolving, open-end lines secured by 1-4	family resid	dentia	l prope	erties,	e.g., ł	nome	equity						
lines									3814				1.a
Items 1.a.(1) and 1.a.(2) are to be complet	ted for the L	Decerr	iber re	port o	only.								
(1) Unused commitments for Home Equity	/ Conversio	n Mor	tgage	(HEC	M) rev	erse i	mortgag	jes					
outstanding that are held for investme									J477				1.a
(2) Unused commitments for proprietary r								5. 2.					
investment (included in item 1.a. abov									J478				1.a
b. Credit card lines	•								3815				1.b
Items 1.b.(1) and 1.b.(2) are to be comple	ted by bank	s with	eithei	r \$300	) millio	n or m	nore in t	otal					
assets or \$300 million or more in credit ca										撤销	-		
equal item 1.b)	•			,	,	•	,						
(1) Unused consumer credit card lines								[	J455				1.b.
(2) Other unused credit card lines									J456				1.b.
c. Commitments to fund commercial real esta													
(1) Secured by real estate:	····, ·······										表示数		
(a) 1–4 family residential construction	loan comm	itmen	ts					أ	F164	Contrastor with a			1.c.
(b) Commercial real estate, other con													
commitments					-				F165	8116-9-00 CE 11-64000	example in the second		1.c.
(2) NOT secured by real estate								- F					1.c.
d. Securities underwriting								Г	3817				1.d.
e. Other unused commitments:													
(1) Commercial and industrial loans									J457	Councer and a second			1.e.
(2) Loans to financial institutions								-					1.e.
(3) All other unused commitments													1.e.
2. Financial standby letters of credit								F	3819				2.
tem 2.a is to be completed by banks with \$1 bil								1000		Marine Mar			
a. Amount of financial standby letters of cred					3820			1000 A					2.a.
<ol> <li>Performance standby letters of credit</li> </ol>							- I		3821	NATION CONTRACTOR	946217888-872-		3.
tem 3.a is to be completed by banks with \$1 bil								100	6.6.6				•
a. Amount of performance standby letters of					3822			12 (1454, 20-42)	8 S.			57 P	3.a.
. Commercial and similar letters of credit								2	3411		CTRONICLARD NAVIO		4.
5. Not applicable										5			
<ol> <li>Securities lent (including customers' securitie</li> </ol>	s lent where	e the d	custom	ner is									
indemnified against loss by the reporting ban									3433				6.
, , , , , , , , , , , , , , , , , , , ,	,												
		(Colu	mn A)			(Colu	ımn B)	2					
	S		otectic	n			d Protec	tion	打壊家				
7. Credit derivatives:	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
a. Notional amounts:													
(1) Credit default swaps	C968	and the second second second	ne receitations all		C969								7.a.
(2) Total return swaps					C971			100000					7.a.
(3) Credit options					C973								7.a.
(4) Other credit derivatives					C975		††						7.a.
b. Gross fair values:													
	olshaliter (2019)	WELLIGHT	viimen (200800	AND DURING STREET		uuma <u>ssoullitiisille</u> f	arean castal (100804) (1	uraliyanîkî)62			n sa na a		
(1) Gross positive fair value	C219				C221		1 1	2		š			7.b.

<sup>&</sup>lt;sup>1</sup> 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, 2010**, Report of Condition.

### Schedule RC-L—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>					
(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)

					Rema	ining	Matu	rity of:					
	(Column A)     (Column B)     (Column C)       One Year or Less     Over One Year     Over Five Years       Through Five Years     Over Sive Years						Over One Year						
							-ive Ye	ears					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
7. d. Notional amounts by remaining maturity:													
<ol> <li>Sold credit protection:<sup>2</sup></li> </ol>													
(a) Investment grade	G406				G407				G408				7.
(b) Subinvestment grade	G409				G410				G411				7.
(2) Purchased credit protection: <sup>3</sup>													
(a) Investment grade	G412				G413				G414				7.
(b) Subinvestment grade	G415				G416				G417				7.

			RCON	Bil	Mil	Thou
			· ·			
8. Spot foreign exchange contracts			8765			
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and		E	· ·			
of this item over 25 percent of Schedule RC, item 27.a, "Total bank ed		F	3430			
a. Securities borrowed						
b. Commitments to purchase when-issued securities	3434					
c. Standby letters of credit issued by a Federal Home Loan Bank on						
bank's behalf	C978					
d. TEXT 3555	3555					
e. TEXT 3556	3556					
f. TEXT 3557	3557					
0. All other off-balance-sheet assets (exclude derivatives) (itemize and						
describe each component of this item over 25 percent of Schedule R	C,					
item 27.a, "Total bank equity capital")			5591			
a. Commitments to sell when-issued securities	3435					
b. TEXT 5592	5592					
C. TEXT 5593	5593					
d. TEXT 5594	5594					
e. TEXT 5595	5595					
1. Year-to-date merchant credit card sales volume:		RCO	N Tril	Bil	Mil	Thou
a. Sales for which the reporting bank is the acquiring bank		C22	3			
b. Sales for which the reporting bank is the agent bank with risk		C22	4			

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<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

# Schedule RC-L—Continued

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

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.

#### Schedule RC-L—Continued

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

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

<sup>1</sup> 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 Thousand	S 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	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			1.b	o.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	. 3164		2.a	a.
(1) Estimated fair value of mortgage servicing assets A590			2.a	a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026		2.b	o.
c. All other identifiable intangible assets	5507		2.0	с.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426		2.d	d.
3. Other real estate owned:				
a. Construction, land development, and other land	5508		3.a	a.
b. Farmland			3.b	b.
c. 1-4 family residential properties	5510		3.c	с.
d. Multifamily (5 or more) residential properties			3.d	d.
e. Nonfarm nonresidential properties			3.e	е.
f. Foreclosed properties from "GNMA loans"	-		3.f.	f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			3.g	a.
4. Not applicable				5
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: <sup>1</sup>				
(a) One year or less	. F055		5.a	a.(1)(a)
(b) Over one year through three years			1 1	a.(1)(b)
(c) Over three years through five years			1 1	a.(1)(c)
(d) Over five years			1 1	a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a)				
above) <sup>2</sup>	2651		5.a	a.(2)
(3) Structured advances (included in items 5.a.(1)(a)–(d) above)			1 1	a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>				
(a) One year or less	F060		5.b	b.(1)(a)
(b) Over one year through three years	F061		1 1	b.(1)(b)
(c) Over three years through five years	Faaa		1 1	b.(1)(c)
(d) Over five years			1 1	b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item				\ /\-·/
5.b.(1)(a) above) <sup>4</sup>	B571		5 h	b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC,		·		
	. 3190			c.

<sup>&</sup>lt;sup>1</sup> Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

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<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Report fixed-rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

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# 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.
		RCON	Bil	Mil	Thou	
7	Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	Dii	IVIII	mou	7.
7.	Assets under the reporting bank's management in prophetary mutual funds and annulles	20.0		. <u> </u>		1.
8.	Primary Internet Website address of the bank (home page), if any					
	(Example: www.examplebank.com)					8.
0	De enviet the bank's laterant Wahaitee have transportional constility is a allow the bank's	RCON	Yes		No	
9.	Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Website?	4088	100			9.
		1000				9.
10	Secured liabilities:	RCON	Bil	Mil	Thou	
10.	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,					10.0
	items 5.b.(1)(a)–(d))	F065				10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings	RCON	Yes		No	
	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					13.a.(1)(a)(1)
	(2) Other construction loans and all land development and other land loans					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	1/470				
	extended under lines of credit	K172		<u> </u>		13.a.(1)(c)(1)
	(2) Closed-end loans secured by 1–4 family residential properties:	1/172				40 = (4)(-)(0)(-)
	(a) Secured by first liens					13.a.(1)(c)(2)(a)
	(b) Secured by junior liens					13.a.(1)(c)(2)(b)
	<ul><li>(d) Secured by multifamily (5 or more) residential properties</li></ul>	KI75		<b></b>		13.a.(1)(d)
	(e) Secured by nonnarm nonresidential properties. (1) Loans secured by owner-occupied nonfarm nonresidential properties	K176				13.a.(1)(e)(1)
	(1) Loans secured by owner-occupied nonnarm nonresidential properties					13.a.(1)(e)(2)
	(2) Not applicable					10.0.(1)(0)(2)
	(3) Commercial and industrial loans	K179				13.a.(3)
	<ul><li>(4) Loans to individuals for household, family, and other personal expenditures:</li></ul>					
	(a) Credit cards	K180				13.a.(4)(a)
	(b) Automobile loans					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)

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#### 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)
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I)		(j			.,
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)):					
(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 <sup>1</sup>	K186				13.a.(5)(c)
Item 13.a.(5)(c)(1) is to be completed by: <sup>2</sup>					
<ul> <li>Banks with \$300 million or more in total assets</li> </ul>					
<ul> <li>Banks with less than \$300 million in total assets that have loans to finance</li> </ul>			4 4 4	a a a a a a a a a a a a a a a a a a a	
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			Sillizmužnem	13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):			1		
(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	1 231 280	Se ind and Milli		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 <sup>3</sup>	K193				14.a.
b. Total assets of captive reinsurance subsidiaries <sup>3</sup>	K194		l		14.b.

<sup>1</sup> 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."

<sup>2</sup> 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, 201<sup>g</sup>, Report of Condition.

<sup>3</sup> 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?

е				
t				
		Num	ber	
	XXXX			
		Yes		No
	XXXX			

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

	3	Pasi 0 thro days a	mn A) t due ough 8 and sti ruing	9		Past o lays c anc	mn B) due 90 or mor I still ruing	)			ımn C accrua		
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.
<ul> <li>c. Secured by 1–4 family residential properties:</li> </ul>													
(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)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)
d. Secured by multifamily (5 or more) residential													
properties	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential													
properties:													
<ol> <li>Loans secured by owner-occupied</li> </ol>								1			1		
nonfarm nonresidential properties	F178				F180				F182				1.e.(1
<ol><li>Loans secured by other nonfarm</li></ol>								1			1		
nonresidential properties	F179				F181				F183				1.e.(2
<ol><li>Loans to depository institutions and</li></ol>								1			1		
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.
<ol><li>Loans to foreign governments and official</li></ol>									-				
institutions	5389				5390				5391				6.
7. All other loans <sup>1</sup>	5459				5460				5461				7.
3. Lease financing receivables	1226				1227				1228				8.
<ol><li>Debt securities and other assets (exclude</li></ol>													
other real estate owned and other repossessed									-				
assets)	3505				3506				3507				9.

<sup>&</sup>lt;sup>1</sup> 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					Past o days o and	imn B) due 90 or mor d still ruing	Ś	(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	K036				K037				K038				10.
a. Guaranteed portion of loans and leases													
included in item 10 above, excluding													
rebooked "GNMA loans"	K039				K040				K041				10.a.
b. Rebooked "GNMA loans" that have been													
repurchased or are eligible for repurchase								_					
included in item 10 above	K042				K043				K044				10.b.
11. Loans and leases reported in items 1 through													
8 above that are covered by loss-sharing													
agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and													
other land loans:													
(a) 1–4 family residential construction													
loans	K045				K046				K047				11.a.(1)(a)
(b) Other construction loans and all													
land development and other land													
loans	K048				K049				K050				11.a.(1)(b)
(2) Secured by farmland	K051				K052				K053				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	K054				K055				K056				11.a.(3)(a)
(b) Closed-end loans secured by													
1–4 family residential properties:								1			1		
(1) Secured by first liens	K057				K058				K059				11.a.(3)(b)(1)
(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:													
(a) Loans secured by owner-occupied													
nonfarm nonresidential properties	K066				K067				K068				11.a.(5)(a)
(b) Loans secured by other nonfarm													
nonresidential properties	K069				K070				K071				11.a.(5)(b)
b. Not applicable													
c. Commercial and industrial loans	K075				K076				K077				11.c.

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#### Schedule RC-N-Continued

	3	Pas 0 thro days a	imn A) t due ough 8 and st ruing	89	C	Past o lays o and acc	imn B) due 90 or mor I still ruing	) e	(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	<u> </u>	Thou	
11. d. Loans to individuals for household, family,													
and other personal expenditures:	8	1	riteria T	1			(Херн. — Г	1	a CB - S				
(1) Credit cards	K078				K079		ļ	<u> </u>	K080				11.d.(1)
(2) Automobile loans	K081				K082	9-275 Million			K083		1		11.d.(2)
(3) Other consumer loans (includes single													
payment, installment, all student loans,													
and revolving credit plans other than			i I				1				T		
credit cards)	K084			ļ	K085				K086		<u> </u>		11.d.(3)
e. All other loans and all leases	K087			1	K088				K089			and any formation of the	11.e.
Itemize the past due and nonaccrual													
amounts included in item 11.e above for													
the loan and lease categories for which													
amounts were reported in Schedule RC-M,		E.											
items 13.a.(5)(a) through (d):						ĥ.							
(1) Loans to depository institutions and					ļ			l Carlor de la Carlo T			1		
acceptances of other banks	K091	29. 1. C. C. R. 180			K092			No. Browlige	K093				11.e.(1)
(2) Loans to foreign governments and			1				T						
official institutions	K095				K096				K097				11.e.(2)
(3) Other loans <sup>1</sup>	K099	a Sidada Aucau		1	K100				K101				11.e.(3)
		5.80 T											
Item 11.e.(3)(a) is to be completed by: <sup>2</sup>									12,000	es de			
<ul> <li>Banks with \$300 million or more in total</li> </ul>													
assets													
<ul> <li>Banks with less than \$300 million in</li> </ul>													
total assets that have loans to finance									1.100				
agricultural production and other loans													
to farmers (Schedule RC-C, part l,													
item 3) exceeding 5 percent of total							82. V. E						
loans													
(a) Loans to finance agricultural													
production and other loans to						/ x							
farmers included in Schedule RC-N,				T			n și T						
item 11.e.(3), above	K072		<u> </u>		K073			· · ·	K074		+		11.e.(3)(a)
(4) Lease financing receivables	K269	e e Contra de Co			K271		DATION NO		K272				11.e.(4)
f. Portion of covered loans and leases													
included in items 11.a through 11.e above					a ar an								
that is protected by FDIC loss-sharing			UHUU T					1					
agreements	K102		<u> </u>		K103		<u> </u>	1	K104		<u> </u>	1	11.f.

<sup>&</sup>lt;sup>1</sup> 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."

<sup>&</sup>lt;sup>2</sup> 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, 201<sup>(h)</sup>, Report of Condition.



### Schedule RC-N—Continued

	3	0 thro days a	mn A) t due ough 8 and sti ruing	9		Past lays ( and	imn B due 9 or moi d still ruing	0		(Column C) Nonaccrual			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans restructured in troubled debt											St. g		
restructurings included in Schedule RC-N,													
items 1 through 7, above (and not reported in													
Schedule RC-C, Part I, Memorandum item 1):		9.05							1.00				
a. Construction, land development, and other													
land loans:													
(1) 1–4 family residential construction				1			F - 11	Г			fillin. T		
loans	K105				K106				K107	nevers acti			M.1.a
(2) Other construction loans and all land				T			in an i	T I			T		
development and other land loans	K108			) Her Such (Sa	K109		66.35-	<u>)</u> 59.65 mil	K110			1 22	M.1.a
b. Loans secured by 1–4 family residential	Faat		Г <sup></sup>	T I	Feed		2.128.13	1	5000		14.3	1	
properties	F661	1			F662	80 N N			F663				M.1.I
c. Secured by multifamily (5 or more)		3.000	I			<u>.</u>	T		-	Âđ.			
residential properties	K111	Selected			K112				K113				M.1.0
d. Secured by nonfarm nonresidential													
properties:							2 S. F						
(1) Loans secured by owner-occupied			r - Carlon	T T			A ROLL	T <u>ing</u>			1		
nonfarm nonresidential properties	K114		i film		K115	WRM 7		r Eure F	K116				M.1.
(2) Loans secured by other nonfarm			I I I I I I I I I I I I I I I I I I I	1		4	1	T T	<u> </u>	10.29			
nonresidential properties	K117				K118				K119			<u> </u>	M.1.
e. Commercial and industrial loans	K257		Service of the		K258	Get al la			K259			1700 ANN 18565	M.1.
Memorandum items 1.e.(1) and (2) are to be													
completed by banks with \$300 million or		4.4.94		24. S						R Y			
more in total assets (sum of Memorandum													
items 1.e.(1) and (2) must equal													
Memorandum item 1.e):1				T							1		
(1) To U.S. addressees (domicile)	K120				K121				K122		Ì		M.1.0
(2) To non-U.S. addressees (domicile)	K123	2 × × ×			K124				K125		1	STA BARAN	M.1.
f. All other loans (include loans to individuals													
for household, family, and other personal			i i i i i i i i i i i i i i i i i i i			22					T T		
expenditures)	K126				K127				K128				M.1.1
Itemize loan categories included in													
Memorandum item 1.f, above that exceed													
10 percent of total loans restructured in													
troubled debt restructurings that are past due		h e ve											
30 days or more or in nonaccrual status													
(sum of Memorandum items 1.a through 1.e													
plus 1.f, columns A through C):								T				No. No.	
(1) Loans secured by farmland	K130	NA92		1411-341-1341	K131	P		l Culture Core	K132				<b>M.1</b> .1
(2) Loans to depository institutions and			1 1 (C) 1				i i i						
acceptances of other banks	K134	L	1	1	K135		1		K136		1		M.1.f

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

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# Schedule RC-N—Continued

		3	Pas 0 thro lays a	imn A t due bugh 8 and st ruing	39			lue 90	)			mn C) ccrua		
Dollar Amounts in T	housands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. f. (4) Loans to individuals for house	nold,													
family, and other personal expe	nditures:								1					
(a) Credit cards		K274				K275				K276				M.1.f.(4)(a
(b) Automobile loans		K277	0000 Magness &			K278	need strategy	11.517.00		K279		Alternative starte		M.1.f.(4)(t
(c) Other consumer loans (inc	ludes										et h			
single payment, installmen	t, all													
student loans, and revolvir	-	· · · · · · · · · · · · · · · · · · ·		1. I	1								8	
plans other than credit car	-	K280	di kita di Katal	S. or Mathia		K281				K282				M.1.f.(4)(d
(5) Loans to foreign governments														
official institutions		K283				K284				K285				M.1.f.(5)
(6) Other loans <sup>1</sup>		K286				K287				K288				M.1.f.(6)
Memorandum item 1.f.(6)(a) is to b completed by: <sup>2</sup>														
Banks with \$300 million or mol assets														
<ul> <li>Banks with less than \$300 mill</li> </ul>														
total assets that have loans to														
agricultural production and ot					i de la									
to farmers (Schedule RC-C, pa														
item 3) exceeding 5 percent of	total												Sec. 1	
loans														
(a) Loans to finance agricultur														
production and other loans												Ŵ.		
farmers included in Sched	•	K138				K139				K140				M 1 F (C) (
Memorandum item 1.f.(6), a 2. Loans to finance commercial real estate				<b>l</b>										M.1.f.(6)(a
construction, and land development acti	•													
(not secured by real estate) included in	VIIICO													
Schedule RC-N, items 4 and 7, above		6558				6559				6560	mpby Stripping			M.2.
3. Memorandum items 3.a. through 3.d are														
completed by banks with \$300 million of														
in total assets: <sup>2</sup>														
a. Loans secured by real estate to non-l	J.S.													
addressees (domicile) (included in														
Schedule RC-N, item 1, above)		1248				1249				1250				М.З.а.
b. Loans to and acceptances of foreign														
(included in Schedule RC-N, item 2,	above)	5380	25683104200		014200000000000000	5381	111111591180em100111	an state and the	81:98110-13461012-444	5382	And the second second	29 EURIS (1997)		M.3.b
c. Commercial and industrial loans to no	on-U.S.													
addressees (domicile) (included in				100 K 1										
Schedule RC-N, item 4, above)		1254		104380 Marcine		1255	1 alexandra			1256	20 <u>079150400</u>			M.3.c.
d. Leases to individuals for household, f	-													
and other personal expenditures (inc				ren opi då I	180 - AND 1				1. I					
in Schedule RC-N, item 8, above)		F166			<u> </u>	F167				F168			L.	M.3.d.

<sup>&</sup>lt;sup>1</sup> 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."

<sup>&</sup>lt;sup>2</sup> 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

MemorandaContinued	3	Pas	(Column A)(Column B)Past duePast due 900 through 89days or more										
		-	and sti	H			d still						
Dollar Amounts in Thousands		Bil	ruing Mil	Thou	RCON	acc Bil	ruing Mil	Thou	RCON	Bil	Mil	Thou	
<ul> <li>Memorandum item 4 is to be completed by:<sup>1</sup></li> <li>banks with \$300 million or more in total assets</li> <li>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:</li> <li>Loans to finance agricultural production and other loans to farmers (included in</li> </ul>													
<ul> <li>Schedule RC-N, item 7, above)</li> <li>5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):</li> </ul>	. 1594				1597				1583				M.4.
a. Loans and leases held for sale	C240				C241				C226				M.5.a.
<ul> <li>b. Loans measured at fair value:</li> <li>(1) Fair value</li> <li>(2) Unpaid principal balance</li> </ul>	F664 F667	gentiittiiiiji			F665 F668				F666 F669				M.5.b.(1) M.5.b.(2)
		Pasto	mn A) due 30 89 da	)		Pasto	mn B) due 90 or more	)					

	t n	rough	89 da	iys		days or more					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou			
Memorandum item 6 is to be completed by											
banks with \$300 million or more in total assets:1											
6. Derivative contracts:		2010 - 101 101		<u>, .</u>							
Fair value of amounts carried as assets	3529				3530			Ĺ			

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

<sup>1</sup> 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, 201**<sup>g</sup>, Report of Condition.

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

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

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal					
	Deposit Insurance Act and FDIC regulations	F236				1
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237				2
	Not applicable					
	Average consolidated total assets	K652				4
	a. Averaging method used (for daily averaging, enter 1, for weekly Number		, A			
	averaging, enter 2) K653	]				4
			Bil	Mil	Thou	
5	Average tangible equity <sup>1</sup>	K654				ę
	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655		-		e
	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				-
	b. Over one year through three years	G466				-
	c. Over three years through five years	G467				
	d. Over five years	G468			1	
Q	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d			1		
0.	must equal Schedule RC, item 19):					
	a. One year or less	G469				
	•	G470				1
	b. Over one year through three years	G471				
	c. Over three years through five years	G472				
0	d. Over five years	G803		· · · · ·		
	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	0000		I		9
10.	Banker's bank certification:		Yes	1 -	No	
	Does the reporting institution meet both the statutory definition of a banker's bank and the	K656	105	1		
	business conduct test set forth in FDIC regulations?	1030	Bil	Mit	Thou	1
	If the answer to item 10 is "YES," complete items 10.a and 10.b.	K657				
	a. Banker's bank deduction	K658			╂	10
	b. Banker's bank deduction limit	1000		I	I	10
11.	Custodial bank certification:			1		
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC	Kara	Yes		No	
	regulations?	K659				11
	If the answer to item 11 is "YES," complete items 11.a and 11.b.	Kasa	Bil	Mil	Thou	
	a. Custodial bank deduction	K660				11
	b. Custodial bank deduction limit	K661				11

<sup>1</sup> 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 – 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 15 on a fully consolidated basis.

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## Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil M	lil 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) <i>Number</i> of deposit accounts (excluding retirement accounts) <u>Number</u>	- 			
of \$250,000 or less				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				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)
Number			a ta data	
(2) Number of retirement deposit accounts of \$250,000 or less				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)
Number				
(2) Number of retirement deposit accounts of more than \$250,000 F048	2			M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>2</sup>				
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid			17 Z.C.	
(see instructions) <sup>3</sup>	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 C	ert. No.	
TEXT A545	A545			M.3.
				_
Dollar Amounts in Thousands	RCON	Bil N	1il Thou	1
4. Not applicable.				
Memorandum items 5.a and 5.b are to be completed by all banks.			ann a' s	
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 Number				
than \$250,000				M.5.b.

<sup>1</sup> 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.

<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2019,<sup>1</sup> Report of Condition.

<sup>3</sup> 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.

<sup>4</sup> Excludes interest-bearing demand deposits.

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# 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

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.b.         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.       M.13.b.       K681       M.13.b.         e. Commercial and industrial loans.       K670       M.13.e.       K671       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       M.13.f.       M.13.f.	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
a. Special mention       K663       M.6.a.         b. Substandard       K664       M.6.a.         c. Doubtful       K666       M.6.c.         c. Subprime consumer 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       K666       M.8.         9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC       K667       M.8.         10. Commitments found construction, land development, and other land loans secured by real estate:       K676       M.10.a.         11. Amount of other real estate owned recoverable from the U.S. government (mer guarantee or insurence provisions (excluding FDIC loss-sharing agreements).       M.11.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 1.a. is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.       K679       M.13.e.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       M.13.e.       K680       M.13.e.         14. Coanstruction						
b. Substandard       K664       M.6.b.         c. Doubtful.       K666       M.6.c.         d. Loss       K666       M.6.c.         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       K675       M.7.         8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations.       K676       M.8.         9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.       K676       M.9.         10. Commitments to fund construction, land development, and other land loans secured by real estate:       K676       M.10.a.         a. Total unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).       K676       M.10.a.         11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).       M.11.       M.10.a.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 3.a is to be completed by "large institutions" and "highly complex.       K679       M.13.b.         13. Dorans secured by putifamily residential nonfarm nonresidential properties.       K681       M.13.c.         14. Code-end loans secured by 14 family residential properties and extended	6. Criticized and classified items:					
b. Jobstitul       K665       M.6.c.         c. Doubtitul       K665       M.6.c.         d. Loss       M.6.c.       M.6.c.         7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations       K666       M.6.c.         8. "Subprime consumer 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       K676       M.8.         9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations       K676       M.9.         10. Commitments fund construction, land development, and other land loans secured by real estate:       K676       M.10.a.         a. Total unfunded commitments       Garanteed or insured by the U.S. government (fincluding the FDIC)       M.10.a.         11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurace provisions (excluding FDIC loss-sharing agreements).       M.11.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 1.a. is to be completed by "large institutions" and "highly complex institutions" and "highly complex institutions" and "highly complex institutions" and thread with a nonfarm nonresidential properties.       K671       M.13.e.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       M	a. Special mention	K663				M.6.a.
c. boost       K666       M.6.d.         d. Loss       M.6.d.       M.6.d.         7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.       M.6.d.         8. "Subprime consumer 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.       K667       M.9.         10. Commitments to fund construction, land development, and other land loans secured by real estate:       M.9.       M.10.a.         11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurace provisions (excluding FDIC loss-sharing agreements).       M.10.b.       M.10.b.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 1.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.       M.13.c.         13. Portion of funded loans secured by the U.S. government (excluding FDIC loss-sharing agreements):       K679       M.13.a.         a. Construction, land development, and other land loans secured by real estate       K679       M.13.d.         b. Loans secured by multifamily residential an onfarm nonresidential pr	b. Substandard	K664				M.6.b.
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.       M. 7.         8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations.       M. 7.         9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.       M. 8.         10. Commitments to fund construction, land development, and other land loans secured by real estate:       M. 8.         a. Total unfunded commitments       K667         b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)       M. 10.a.         11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).       K678       M. 11.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 1.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.       M. 13.a.         13. Portion of funded loans secured by the U.S. government (excluding FDIC loss-sharing agreements):       M. 13.a.         a. Construction, land development, and other land loans secured by real estate       K680       M. 13.b.         b. Loans secured by multifamily residential properties and revolving, open-end loans secured by first liens on 1-4 family residential properties and revolving, open-end loans secured by 14.f family residential properties and extended under lin	c. Doubtful	K665				M.6.c.
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       K666       M.9.         10. Commitments to fund construction, land development, and other land loans secured by real estate:       K676       M.10.a.         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.a.         11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)       K678       M.11.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, 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.       M.12.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       K679       M.13.e.         a. Construction, land development, and other land loans secured by real estate       K679       M.13.e.       K680       M.13.e.         b. Loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and	d. Loss	K666				M.6.d.
Subprime consumer loans" as defined for assessment purposes only in FDIC regulations     "Leveraged loans and securities" as defined for assessment purposes only in FDIC     regulations.     "Leveraged loans and securities" as defined for assessment purposes only in FDIC     regulations.     "Cueveraged loans and securities" as defined for assessment purposes only in FDIC     regulations.     "Metric transfer to fund construction, land development, and other land loans secured by     real estate:     a. Total unfunded commitments guaranteed or insured by the U.S. government     (including the FDIC).     Amount of other real estate owned recoverable from the U.S. government under guarantee     or insurace provisions (excluding FDIC loss-sharing agreements).     Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E,     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" and "highly complex     institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be     completed by multifamily residential and nonfarm nonresidential properties     a. Consected by multifamily residential and nonfarm nonresidential properties     d. Closed-end loans secured by first liens on 1-4 family residential properties and     revolving, open-end loans secured by 1-4 family residential properties and     revolving, open-end loans secured by 1-4 family residential properties and     revolving, open-end loans secured by 1-4 family residential properties and     revolving, open-end loans secured by 1-4 family residential properties and     revolving, open-end loans to individuals for household, family, and other personal expenditures.     Grog Mathematical Additions and the real bans, automobile loans, single     payment, installment, and all student loans).     Memorandum items 14 and 15 are to be completed by "highly comp	7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes				1	
0: "Leveraged loans and securities" as defined for assessment purposes only in FDIC       K668         0: Commitments to fund construction, land development, and other land loans secured by real estate:       K668         10: Commitments to fund construction, land development, and other land loans secured by real estate:       K676         10: Commitments to fund commitments       K676         11: Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC)       K677         11: Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC)       K678         12: Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, 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" and the real estate       K678       M.11.         13: Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       M.13.g       K679       M.13.e.         14: Cossed-end loans secured by multifamily residential and nonfarm nonresidential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by inior liens on 1-4 family residential properties and revolving, open-end loans secured by iningregiceriti plans, automobile loans, single payment, i	only in FDIC regulations					M.7.
regulations	8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations	K667				M.8.
10. Commitments to fund construction, land development, and other land loans secured by real estate:       K676       M.10.a.         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.a.         11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurace provisions (excluding FDIC loss-sharing agreements)       K678       M.11.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, 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.       M.12.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       K679       M.13.a.         a. Construction, land development, and other land loans secured by real estate       K679       M.13.a.         b. Loans secured by first liens on 1-4 family residential properties.       K680       M.13.c.         d. Closed-end loans secured by 11st liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.       K671       M.13.d.         e. Commercial and industrial loans.       f. Credit card loans to individuals for household, family, and other personal expend		K668				M.9.
a. Total unfunded commitments       K676       M.10.a.         b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)       M.10.a.         11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)       M.10.a.         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)       K669       M.11.         12. Momorandum 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.       M.12.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       M.13.a.         a. Construction, land development, and other land loans secured by real estate       K679       M.13.a.         b. Loans secured by first liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving,	10. Commitments to fund construction, land development, and other land loans secured by					
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)       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)       K677         12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)       K678         Memorandum item 13.a is to be completed by "large institutions" and the fined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.       K679         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       K679       M.13.a.         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.c.         c. Closed-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving to individuals for household, family, and other personal expenditures.       K671       M.13.d.         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.       K673       M.14.		K676				M 10 o
(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 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" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are 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" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 14 and 15 are to be completed by the U.S. government (excluding FDIC loss-sharing agreements):				1		IVI. 10.a.
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" only.       K678       M.12.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       K679       M.13.a.         a. Construction, land development, and other land loans secured by real estate		K677				M 10 h
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.       M.12.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       M.13.a.         a. Construction, land development, and other land loans secured by real estate       K679       M.13.a.         b. Loans secured by first liens on 1-4 family residential properties.       K680       M.13.b.         c. Closed-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving credit loans to individuals for household, family, and other personal expenditures.       K671       M.13.d.         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.       K673       M.14.						IVI. 10.D.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E,       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" and the U.S. government (excluding FDIC loss-sharing agreements):       M.12.         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 and revolving, open-end loans secured by 1-4 family residential properties and evended under lines of credit.       K670       M.13.c.         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.       K673       M.14.		K669				M 11
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.       M.12.         13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       M.13.e.       K679       M.13.e.         a. Construction, land development, and other land loans secured by real estate       K679       M.13.e.       M.13.e.         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 and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and evelopment, installment, and all student loans)       K670       M.13.f.         g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)       K673       M.13.g.         Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.       K673       M.14.						101.11.
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): <ul> <li>a. Construction, land development, and other land loans secured by real estate</li> <li>b. Loans secured by multifamily residential and nonfarm nonresidential properties.</li> <li>c. Closed-end loans secured by first liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and revolving open-end loans secured by 1-4 family, and other personal expenditures.</li> <li>g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).</li> </ul> M.13.d.           Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.         K673         M.14.           14. Amount of the institution's largest counterparty exposure         K673         M.14.		K678				M 12
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): <ul> <li>a. Construction, land development, and other land loans secured by real estate</li> <li>b. Loans secured by multifamily residential and nonfarm nonresidential properties.</li> <li>c. Closed-end loans secured by first liens on 1-4 family residential properties.</li> <li>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 revolving, open-end loans secured by 1-4 family residential properties and revolving to individuals for household, family, and other personal expenditures.</li> <li>g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).</li> </ul> M.13.d.           Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.         K673         M.14.           14. Amount of the institution's largest counterparty exposure <li>K673</li> <li>M.14.</li> <li>M.14.</li> <li>M.14.</li>		1			1	101.12.
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):       M.13.a.         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 and revolving, open-end loans secured by 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.       K670       M.13.e.         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.       K673       M.14.	institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be					
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 junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and under lines of credit.       K682       M.13.d.         e. Commercial and industrial loans.       f. Credit card loans to individuals for household, family, and other personal expenditures       K670       M.13.e.         g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).       M.13.g.       K672       M.13.g.         Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.       K673       M.14.	13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC					
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.       K673       M.14.		K679				M.13.a.
<ul> <li>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.</li> <li>e. Commercial and industrial loans.</li> <li>f. Credit card loans to individuals for household, family, and other personal expenditures</li> <li>g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).</li> <li>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</li> <li>Memorandum of the institution's largest counterparty exposure</li> </ul>		K680				M.13.b.
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	c. Closed-end loans secured by first liens on 1-4 family residential properties	K681				M.13.c.
under lines of credit       K682       M.13.d.         e. Commercial and industrial loans       K670       M.13.d.         f. Credit card loans to individuals for household, family, and other personal expenditures       K671       M.13.e.         g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)       K672       M.13.d.         Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.       K673       M.14.						
<ul> <li>e. Commercial and industrial loans</li></ul>	revolving, open-end loans secured by 1-4 family residential properties and extended			1	1	
<ul> <li>c. Continencial and industrial loans</li></ul>	under lines of credit					M.13.d.
<ul> <li>g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).</li> <li>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</li> <li>14. Amount of the institution's largest counterparty exposure</li></ul>	e. Commercial and industrial loans					M.13.e
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.       K673       M.14.         14. Amount of the institution's largest counterparty exposure       K673       M.14.	f. Credit card loans to individuals for household, family, and other personal expenditures	K671				M.13.f.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.       M.10.g.         14. Amount of the institution's largest counterparty exposure       K673       M.14.	g. Other consumer loans (includes other revolving credit plans, automobile loans, single			1	1	
<i>in FDIC regulations.</i> 14. Amount of the institution's largest counterparty exposure	payment, installment, and all student loans)	K672				M.13.g.
14. Amount of the institution's largest counterparty exposure K673 M.14.						
		K673				M.14.
		K674				M.15.

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale<sup>2</sup> 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	RCON	Bil	Mil	Thou	
<ol> <li>Retail originations during the quarter of 1–4 family residential mortgage loans for sale<sup>2</sup>:</li> </ol>					
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:			8		
(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: <sup>2</sup>				201	
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		L		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:			18 e		
(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):				11. <u>1</u> 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 for the quarter from the sale, securitization, and servicing of 1-4 family					
residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	RIAD		in the		
a. Closed-end 1-4 family residential mortgage loans	F184				5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560				5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the					
quarter:	RCON				
a. Closed-end first liens	F678				6.a.
b. Closed-end junior liens	F679				6.b.
c. Open-end loans extended under lines of credit:					
(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)

<sup>&</sup>lt;sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 201, Report of Condition.

<sup>&</sup>lt;sup>2</sup> Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

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

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

	To F	tal Fa Report	mn A) ir Valu ted on ule RC		LESS: in the	Amo e Dete	mn B) unts N ermina air Val	tion	(Colu Level 1 F Measu		lue	Lev	vel 2 F	mn D) Fair Va remer	alue	Lev	(Colu /el 3 F leasui	air Va	lue
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	1				1			1	1
1. Available-for-sale securities	1773				G474				G475			G476				G477			
2. Federal funds sold and securities purchased										1	1								1
under agreements to resell	G478				G479				G480			G481				G482			
3. Loans and leases held for sale	G483				G484				G485			G486				G487			
4. Loans and leases held for investment	G488				G489				G490			G491				G492			
5. Trading assets:																			
a. Derivative assets	3543				G493				G494			G495				G496			
b. Other trading assets	G497				G498				G499			G500				G501			
(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			
6. All other assets	G391				G392				G395			G396				G804			
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			
pius tient oj										1									
LIABILITIES																			
8. Deposits	F252				F686				F694			F253				F254			
9. Federal funds purchased and securities sold																			
under agreements to repurchase	G507				G508				G509			G510				G511			
10. Trading liabilities:																			
a. Derivative liabilities	3547				G512				G513			G514				G515			
b. Other trading liabilities	G516				G517				G518			G519				G520			
11. Other borrowed money	G521				G522				G523			G524				G525			
12. Subordinated notes and debentures	G526				G527				G528			G529				G530			
13. All other liabilities	G805				G806				G807			G808				G809			
14. Total liabilities measured at fair value on a																			
	G531				G532				G533		1	G534				G535			
recurring basis (sum of items 8 through 13)	0001				0002						1	0001				0000			

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# Schedule RC-Q—Continued

	Tc I	Reported on ir Schedule RC					mn B) unts N ermina air Va	letted ation	Lev	(Colu vel 1 F leasur	air Va	alue	Lev	vel 2 F	mn D) Fair Va remen	alue	Lev	vel 3 F	mn E) Fair Va remer	alue
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Memoranda																				
1. All other assets (itemize and describe amounts																				
included in Schedule RC-Q, item 6, that are																				
greater than \$25,000 and exceed 25 percent																				
of item 6):										1		1							1	
a. Mortgage servicing assets	G536				G537				G538				G539				G540			
b. Nontrading derivative assets	G541				G542				G543				G544				G545			
C. G546	G546				G547				G548				G549				G550			
d. G551	G551				G552				G553				G554				G555			
e G556	G556				G557				G558				G559				G560			
f. G561	G561				G562				G563				G564				G565			
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										1	1	1			1				1	
derivatives)	F261				F689				F697				F262				F263			
b. Nontrading derivative liabilities	G566				G567				G568				G569				G570			
C. TEXT G571	G571				G572				G573				G574				G575			
d. TEXT G576	G576				G577				G578				G579				G580			
e. TEXT G581	G581				G582				G583				G584				G585			
f. TEXT G586	G586				G587				G588				G589				G590			

# Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Tie	r 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 <sup>1</sup> (if a gain, report as a		1 (1) 			
	positive value; if a loss, report as a negative value)	8434				2.
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities <sup>1</sup> (report loss as a positive					
	value)	A221				3.
4.	LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if again, report as a positive					
	value; if a loss, report as a negative value)	4336		r		4.
5.	LESS: Nonqualifying perpetual preferred stock	B588				5.
	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589				6.
	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		<u> </u>			1.0.
	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	alakan yan nigi kiçi k			7.b.
8	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227				7.D. 8.
	a. LESS: Disallowed servicing assets and purchased credit card relationships	B591				о. 9.а.
9.	b. LESS: Disallowed deferred tax assets	5610				
40	Other additions to (deductions from) Tier 1 capital	B592				9.b.
		8274				10.
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	02/4				11.
Tio	r 2 capital					
	•	5306				40
	Qualifying subordinated debt and redeemable preferred stock	B593				12.
	Cumulative perpetual preferred stock includible in Tier 2 capital	5310				13.
	Allowance for loan and lease losses includible in Tier 2 capital.					14.
	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
	Other Tier 2 capital components	B594				16.
	Tier 2 capital (sum of items 12 through 16)	5311				17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
10	Tier 3 capital allocated for market risk	1395		<u> </u>		10
		B595				19. 20
	LESS: Deductions for total risk-based capital	3792				20.
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3/92		ļ i		21.
To	al assets for leverage ratio					
	Average total assets (from Schedule RC-K, item 9)	3368				22.
	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590				23.
	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).	B591			_	24.
	LESS: Disallowed deferred tax assets (from item 9.b above).	5610				25.
	LESS: Other deductions from assets for leverage capital purposes	B596				
		A224				26.
<u>_</u>	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224				27.
Δd	justments for financial subsidiaries					
	a. Adjustment to Tier 1 capital reported in item 11	C228				28.a.
20.	b. Adjustment to total risk-based capital reported in item 21.	B503				20.a. 28.b.
20	Adjustment to risk-weighted assets reported in item 62.	B504				20.D. 29.
	Adjustment to average total assets reported in item 27	B505				29. 30.
00.	rajuomon to avoidge total about reported in term 21			1	f	50.

<sup>1</sup> 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		

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# Schedule RC-R—Regulatory Capital—Continued

#### **Capital ratios**

(Column B is to be completed by all banks. Column A is to be completed by		(Column A)		(Column B)	
banks with financial subsidiaries.)	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio <sup>1</sup>	7273		7204		31.
32. Tier 1 risk-based capital ratio <sup>2</sup>	7274		7206		32.
33. Total risk-based capital ratio <sup>3</sup>	7275		7205	<u> </u>	33.

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> 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).

<sup>&</sup>lt;sup>3</sup> 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).

	· ·	olumn A) Totals	lte	olumn ems N	lot	(Co	olumn	C)		olumn ation b	i D) by Risk		olumr ght Ca	,	(Co	olumn F)	)
	Sch	(from edule RC)		ubject -Weig			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	hou
alance Sheet Asset Categories																	
4. Cash and balances due from depository institutions																	
(Column A equals the sum of Schedule RC items 1.a	R	CON 0010	R	CON C8	369	RC	CON BE	600	R	CON BE	601				RC	ON B602	
and 1.b)																	
	R	CON 1754	R	CON B6	603	RC	CON BE	604	R	CON BE	605	R	CON B	606	RC	ON B607	
. Held-to-maturity securities																	
	R	CON 1773	R	CON B6	508	RC	CON BE	509	R	CON BE	610	R	CON B	611	RC	ON B612	
3. Available-for-sale securities																	
. Federal funds sold and securities purchased under	R	CON C225				RC	CON CO	063	R	CON CO	064				RC	ON B520	
agreements to resell																	
	R	CON 5369	R	CON B6	617	RC	CON BE	618	R	CON BE	619	R	CON B	620	RC	ON B621	
B. Loans and leases held for sale																	
	R	CON B528	R	CON B6	522	RC	CON BE	523	R	CON BE	624	R	CON B	625	RC	ON B626	
. Loans and leases, net of unearned income																	_
	R	CON 3123	R	CON 31	23												
). LESS: Allowance for loan and lease losses																	
. LEGG. Anowance for foar and lease losses	R	CON 3545	R	CON B6	527	RC	CON BE	528	R	CON BE	629	R	CON B	630	RC	ON B631	
. Trading assets																	
. Trading 00000	R	CON B639	R	CON B6	640	RC	CON BE	541	R	CON B	642	R	CON B	643	R	CON 5339	$\neg$
. All other assets <sup>1</sup>																	_
Ali ulitei assels'	R	CON 2170	R	L CON B6	644	R	CON 53	320	R	CON 53	327	R	CON 5	334	R	CON 5340	
3. Total assets (sum of items 34 through 42)		-						-									

<sup>&</sup>lt;sup>1</sup> 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

	Fa	olumn Ice Val Notior	ue	Credit Conversion		olumn Credit juivale		(C	olumn	,		olumn ation by	,		olumn ht Cat	,	(Colu	mn F)
	A	Amoun	t	Factor	A	mount	1		0%			20%			50%		10	0%
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil N	1il Thou
Derivatives and Off-Balance-Sheet Items	R	CON B5	46		RC	CON B54	47	R	CON B5	48	R	CON B58	31	R	CON B5	82	RCON	I B583
44. Financial standby letters of credit				1.00 or 12.5 <sup>2</sup>														
45. Performance standby letters of	R	CON 382	21		RC	CON B65	50	R	CON B6	51	R	CON B65	52	R	CON B6	53	RCON	I B654
credit				.50														
46. Commercial and similar letters of	R	CON 34	11		RC	CON B65	55	R	CON B6	56	R	CON B65	57	RC	CON B6	58	RCON	I B659
credit				.20														
47. Risk participations in bankers																		L D O O O
acceptances acquired by the	R	CON 342	29	1.00	R	CON B66	50	к К	CON B6	61	R	CON B66	52				RCON	I B663
reporting institution	D	CON 34	22	1.00			2.4			CF			20	D		67		
	R	CON 34.	33	1.00	RU	CON B66	54	R	CON B6	65	R	CON B66	90	RU	CON B6	67	RCON	I B668
48. Securities lent	D	CON A2	=0	1.00		CON B66	20		CON B6	70	D(	CON B67	71	D(	CON B6	72		I B673
19. Retained recourse on small business			50	1.00			59									12		1 6073
obligations sold with recourse				1.00					1									
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	R	CON B54	41		R	CON B54	42										RCON	B543
requirement				12.5 <sup>3</sup>														
51. All other financial assets sold with	R	CON B6	75		R	CON B67	76	R	CON B6	77	R	CON B67	78	R	CON B6	79	RCON	I B680
recourse				1.00														
52. All other off-balance-sheet	R	CON B6	81		RC	CON B68	32	R	CON B6	83	R	CON B68	34	R	CON B6	85	RCON	I B686
liabilities				1.00														
53. Unused commitments:																		
a. With an original maturity	R	CON 383	33		RC	CON B68	37	R	CON B6	88	R	CON B68	39	R	CON B6	90	RCON	I B691
exceeding one year				.50														
b. With an original maturity of one																		
year or less to asset-backed	R	CON G5	91		RC	CON G59	92	R	CON G5	93	R	CON G59	94	RC	CON G5	95	RCON	I G596
commercial paper conduits				.10														
					RC	CON A16	67	R	CON B6	93	R	CON B69	94	R	CON B6	95		
54. Derivative contracts																		

<sup>&</sup>lt;sup>1</sup> Column A multiplied by credit conversion factor. <sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Or institution-specific factor.

#### Schedule RC-R—Continued

	(Co	lumn C)		(C	olumn	D)	(C	olumn	E)	(C	olumn	F)	
				Alloca	ation b	oy Risk	-Weig	ght Ca	tegory				
		0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil Th	ou	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	RC	ON B696	_	R	CON BE	697	R	CON BE	698	RC	CON B6	99	I
column, sum of items 43 through 54)			_										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	RC	ON B700		R	CON B7	/01	R	CON B7	'02	RC	CON B7	03	I
item 56)		0											57
										R	CON 16	51	I
58. Market risk equivalent assets													5
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										RC	CON B7	04	I
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													59
										R	CON A2	22	
60. LESS: Excess allowance for loan and lease losses													60
										R	CON 31	28	l
61. LESS: Allocated transfer risk reserve													6
										R	CON A2	23	l
62. Total risk-weighted assets (item 59 minus items 60 and 61)													6

#### Memoranda

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

### Schedule RC-R—Continued

Memoranda—Continued

						With a	a rem	nainin	g mat	urity o	f				
		(Col	umn	A)			(C	olumi	n B)			(0	Colum	n C)	
	0	One ye	ear c	or less	5				year			Ove	er five	years	5
						t	hrou	gh fiv	e yeai	S					
Dollar Amounts in Thousands	RCON	Tril E	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou
<ol> <li>Notional principal amounts of derivative contracts:<sup>1</sup></li> </ol>					-					1			1		
a. Interest rate contracts	3809					8766					8767				
b. Foreign exchange contracts						8769					8770				
c. Gold contracts						8772					8773				
d. Other precious metals contracts						8775					8776				
e. Other commodity contracts						8778					8779				
f. Equity derivative contracts						A001					A002				
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				
(2) Subinvestment grade	G600					G601					G602				

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

61

62

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

	1– Re	olumn 4 Fam sident Loans	ily	H H	umn B) ome quity ines		olumn ( Credit Card ceivable		(0	Column Auto Loans	,		olum Othe onsui Loan	er mer	Co and	olumn mmero I Indus Loans	cial trial	(Col All Oth All Le All Oth	ases	oans, s, and	
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	
Bank Securitization Activities																					
1. Outstanding principal balance of																					
assets sold and securitized by the																					
reporting bank with servicing retained				- DOC				-					00110	700			4.0			744	
or with recourse or other seller-	R	CON B70	15	RCC	N B706	R	CON B70	1	<u></u>	RCON B7	08	R	CON B	709	R	CON B7	10	RCG	ON B	/11	
provided credit enhancements																					1.
2. Maximum amount of credit exposure																					
arising from recourse or other seller-																					
provided credit enhancements																					
provided to structures reported in item 1 in the form of:																					
a. Credit-enhancing interest-only																					
strips (included in Schedules RC-B																					
or RC-F or in Schedule RC,	RC	CON B71	2	RCC	N B713	R	CON B714	4	F	RCON B7	15	R	CON B	716	R	CON B7	17	RC	ON B7	718	
item 5)																					2.a.
b. Subordinated securities and	RC	CON C3	93	RCC	N C394	RC	CON C39	5	F	RCON C3	96	R	CONC	397	R	CON C3	98	RCO	ON C	399	2.0.
other residual interests																					2.b.
c. Standby letters of credit and	RC	CON C40	00	RCC	N C401	R	CON C40	2	F	RCON C4	03	R	CON C	404	R	CON C4	05	RCO	ON C₄	406	
other enhancements																					2.c.
3. Reporting bank's unused commit-																					
ments to provide liquidity to	RC	CON B72	26	RCC	N B727	R	CON B72	8	F	RCON B7	29	R	CON B	730	R	CON B7	31	RCO	ON B7	732	
structures reported in item 1																					3.
4. Past due loan amounts included in																					
item 1:	RC	CON B73	33	RCC	N B734	R	CON B73	5	F	RCON B7	36	R	CON B	737	R	CON B7	38	RCO	ON B7	739	
a. 30–89 days past due																					4.a.
	RC	CON B74	10	RCC	N B741	R	CON B742	2	F	RCON B7	43	R	CON B	744	R	CON B7	45	RCO	ON B7	746	
b. 90 days or more past due																					4.b.
5. Charge-offs and recoveries on assets																					
sold and securitized with servicing																					
retained or with recourse or other																					
seller-provided credit enhancements	P	IAD B74	7		D B748		IAD B749	2		RIAD B7	50		RIAD B	751		IAD B75	:2		D B7	53	
(calendar year-to-date):	ĸ		1		0 0/40			2			50						02		ים חי	53	
a. Charge-offs	P	IAD B75	4	DIA	D B755	P	 IAD B756	3		RIAD B7	57		IAD B	758	D	IAD B75	30	RI/	D B7	60	5.a.
	n	010010	т				1.00100	,						1.00			,5		וט טי		

#### Schedule RC-S—Continued

	1– Re	olumn 4 Fan siden Loans	nilý tial	(Colu Ho Eq Lir	ne iity		olumn C) Credit Card ceivables	(Column D) (Column E) Auto Other Loans Consumer Loans				Ċ	(Column F) Commercial and Industrial Loans			eases	G) oans, , and ssets			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil M	il Thou	Bil	Mil Tho	u E	Bil M	Mil	Thou	Bil	Mil Tho	J Bil	Mil	Thou	Bil	Mil	Thou	
<ul> <li>6. Amount of ownership (or seller's) interests carried as:</li> <li>a. Securities (included in</li> </ul>		1	1						1	1		1							1	
Schedule RC-B or in				RCON	B761	RC	CON B762	_						R	CON B76	63				0 -
Schedule RC, item 5) b. Loans (included in				RCON	B500	RC	CON B501							R	CON B50	)2				6.a.
Schedule RC-C)								-												6.b.
<ol> <li>Past due loan amounts included in interests reported in item 6.a:</li> </ol>				RCON	B764	RC	CON B765							R	CON B76	6				
a. 30–89 days past due				RCON	B767	RC	CON B768	-						R	CON B76	i9				7.a.
b. 90 days or more past due																				7.b.
<ol> <li>Charge-offs and recoveries on loan amounts included in interests reported</li> </ol>																				
in item 6.a (calendar year-to-date):				RIAD	B770	R	IAD B771							F	RIAD B772	2				
a. Charge-offs				RIAD	B773	R	IAD B774	-						F	IAD B77	5				8.a.
b. Recoveries																				8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other	R	CON B1	76	RCON	B777	RC	CON B778		RCOI	N B77	9	RC	ON B780	R	CON B78	31	RC	CON B7	782	
enhancements																				9.
<ol> <li>Reporting bank's unused commitments to provide liquidity to</li> </ol>					DEC.								0110							
other institutions' securitization structures	R	CON B7	83	RCON	В784	RC	CON B785		RCO	N B78	6	RC	ON B787	R	CON B78	88	RC	CON B7	/89	10.

#### Schedule RC-S—Continued

	1– Re	olumn 4 Fan esiden Loans	nilý tial	,	olumn Home Equity Lines	, , ,	, ,	olumn Credit Card ceivat	,	,	olumn Auto Loans	,	C	olumn Other onsum Loans	ner	Co and	olumn mmer I Indus Loans	cial All Other L strial All Leases		(Column G All Other Loa All Leases, a All Other Ass		1
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	1
<ul> <li>Bank Asset Sales</li> <li>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank</li> </ul>	R	CON B7	<b>'</b> 90	R	CON B7	91	R	CON B7	92	RC	CON B7	93	R	CON B7	'94	R	CON B7	/95	R	CON B7	796	11
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro- vided to assets reported in item 11	R	CON B7	/97	R	CON B7	98	R	CON B7	99	RC	CON B8	00	R	CON B8	801	R	CON B8	802	R	CON B8	303	1:

Memoranda Dollar Amounts in Thousand	s RCO	N Bil	Mil	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:	nt			
a. Outstanding principal balance	. A24	9		
b. Amount of retained recourse on these obligations as of the report date	. A25	0		
<ol> <li>Outstanding principal balance of assets serviced for others (includes participations serviced for others):         <ul> <li>Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements</li> </ul> </li> </ol>	. B80		-	
<ul> <li>b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements</li> <li>c. Other financial assets (includes home equity lines)<sup>1</sup></li> </ul>	•			
<ul> <li>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)</li> </ul>	. F69	9		
<ol> <li>Asset-backed commercial paper conduits:         <ul> <li>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:</li> </ul> </li> </ol>				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	. B80	6		
(2) Conduits sponsored by other unrelated institutions	. B80	7		
<li>b. Unused commitments to provide liquidity to conduit structures:</li>	. B80	8		
<ul><li>(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company</li></ul>	. B80	-		
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup>	. C40	7		

<sup>&</sup>lt;sup>1</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

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

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

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

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

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

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

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

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

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

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

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



# Schedule RC-T—Continued

	(Column A)(Column B)(Column CManagedNon-ManagedNumber cAssetsAssetsManagecAccountsAccounts				of ed	(Column D) Number of Non-Managed Accounts		
Dollar Amounts in Thousands Tril	Bil Mil Thou	Tril Bil	Mil Thou					
		RCC	DN B898			R	CON B8	99
11. Custody and safekeeping accounts								
12. Not applicable								
13. Individual Retirement Accounts, Health								
Savings Accounts, and other similar	RCON J259	RCO	DN J260	RCON J26	61	R	CON J26	62
accounts (included in items 5.c and 11).								-
		Dollar	Amounts in	Thousands	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOM							1	
14. Personal trust and agency accounts					B904			· ·
<ol><li>Employee benefit and retirement-related trus</li></ol>								
a. Employee benefit—defined contribution					B905			· · · ·
<ul> <li>Employee benefit—defined benefit</li> </ul>	B906			· · · ·				
c. Other employee benefit and retirement-re	B907			·				
6. Corporate trust and agency accounts					A479			·
<ol><li>Investment management and investment ad</li></ol>	visory agency acc	counts			J315			·
8. Foundation and endowment trust and agence	y accounts				J316			·
9. 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 inc	ome (sum of item	is 14 throu	ugh 21) (mu	st equal			1	
Schedule RI, item 5.a)					4070			
23. Less: Expenses					C058			
24. Less: Net losses from fiduciary and related s	ervices				A488			
25. Plus: Intracompany income credits for fiducia	ary and related se	ervices			B911			
<ol><li>Net fiduciary and related services income</li></ol>					A491			
	(Columr Personal Tr Agency Investm Management	ust and and ent	Employee Retireme Trust an	mn B) Benefit and nt-Related d Agency punts	All	(Colu Other	mn C) Accoi	
Memoranda	Accour	nts						
Dollar Amounts in Thousan	ds RCON Bil	Mil Thou	RCON Bil	Mil Thou	RCON	Bil	Mil	Thou

viemoranda		7,000	Junio										
Dollar Amounts in Thousands	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				N
b. Interest-bearing deposits	J266				J267				J268				N
c. U.S. Treasury and U.S. Government													
agency obligations	J269				J270				J271				N
d. State, county, and municipal obligations	J272				J273				J274				N
e. Money market mutual funds	J275				J276				J277				N
f. Equity mutual funds	J278				J279				J280				N
g. Other mutual funds	J281				J282				J283				N
h. Common trust funds and collective											-		
investment funds	J284				J285				J286				N
i. Other short-term obligations	J287				J288				J289				N
j. Other notes and bonds	J290				J291				J292				M
k. Investments in unregistered funds and													
private equity investments	J293				J294				J295				M

# Schedule RC-T—Continued

	(Column A)(Column B)(Column C)Personal Trust and Agency and InvestmentEmployee Benefit and Retirement-Related Trust and Agency AccountsAll Other Account												
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<ol> <li>I. Other common and preferred stocks</li></ol>	J296 J299 J302 J305				J297 J300 J303 J306				J298 J301 J304 J307				M.1.I. M.1.m M.1.n M.1.o
<ul> <li>p. Total managed assets held in fiduciary accounts (for each column, sum of</li> </ul>													
Memorandum items 1.a through 1.o)	J308				J309				J310				M.1.p
							mn A) d Asso		Num	nber o	mn B) f Mana ounts		
Dollar	Amou	nts in	Thou	sands	RCON	Bil	Mil	Thou	RCON		•	-	
1. q. Investments of managed fiduciary accounts sponsored mutual funds					J311				J312				M.1.q
2. Comparete trust and egonou economica	Dol	lar An	nounts	s in Th	ousand	ds RC	Num	mn A) ber of ues		Princip Outs Bil	lumn E al Am standir Mil ON B928	ount ng Thou	
<ol> <li>Corporate trust and agency accounts:</li> <li>a. Corporate and municipal trusteeships</li> </ol>						В9	27						M.2.a
<ul><li>(1) Issues reported in Memorandum item 2.</li><li>b. Transfer agent, registrar, paying agent, and</li></ul>										RC	ON J314		M.2.a M.2.b
						Ň	olumn umber Funds	of		(Colu arket Fund		of	
		Amou	unts in	Thous	sands	RCON			RCON	Bil	Mil	Thou	
<ol> <li>Collective investment funds and common trust i</li> <li>a. Domestic equity</li> </ol>						B931 B933			B932 B934				M.3.a.
<ul> <li>b. International/Global equity</li> <li>c. Stock/Bond blend</li> </ul>						B935 B937			B936 B938				M.3.b. M.3.c.
d. Taxable bond e. Municipal bond						B939			B940				M.3.d. M.3.e.
<ul><li>f. Short-term investments/Money market</li><li>g. Specialty/Other</li></ul>					·····	B941 B943			B942 B944				M.3.f. M.3.g.
h. Total collective investment funds (sum of Me									B946				9

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# Schedule RC-T—Continued

Memoranda—Continued

	Gro M	olumn ss Los anage ccoun	sses ed	Gro Non	(Column B) Gross Losses Non-Managed Accounts			olumn cover		
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency		1	1		1	1				
accounts	B950			B951			B952			M.4.b.
c. Investment management and investment advisory agency			-		1	1				
accounts	B953			B954			B955			M.4.c.
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		1	1		1	1				
Schedule RC-T, item 24)	B959			B960			B961			M.4.e.

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)

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## Schedule RC-V—Variable Interest Entities

	S	ecuri	mn A) tizatio icles				mn B) Condu				mn C) <sup>.</sup> VIEs	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
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			1				1	1			1	
institutions					J982				J983			
b. Held-to-maturity securities					J985				J986			
c. Available-for-sale securities	. J987				J988				J989			
d. Securities purchased under agreements		[	1				1	1			1	
to resell	. J990				J991				J992			
e. Loans and leases held for sale	. J993				J994				J995			
f. Loans and leases, net of unearned	1000		1		1007		T	1	1000		1	
income	. J996				J997				J998			
g. Less: Allowance for loan and lease	1000		1		1/004			1	14000			
losses	. J999				K001				K002			
h. Trading assets (other than derivatives)	. K003				K004				K005			
i. Derivative trading assets	. K006 K009				K007 K010				K008			
j. Other real estate owned	. K009 K012								K011			
k. Other assets	. K012				K013				K014			
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	K015		1		K016		1	1	K017			
repurchase	. K015 K018				K016				K017			
b. Derivative trading liabilities	. K018				K019				K020			
c. Commercial paper					KU22				KU23			
d. Other borrowed money (exclude	K024		[		K025			[	K026			
commercial paper)	. K024 K027				K025 K028				K026			
e. Other liabilities					1\026				11029			
All other assets of consolidated VIEs (not	K030				K031				K032			
included in items 1.a through 1.k above)	. 1030				1/031				11032			
All other liabilities of consolidated VIEs (not	K033				K034				K035			
included in items 2.a through 2.e above)	. 1033				1\034				10000			

### *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 CHOOS-ING 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 SUPERVI-SORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLO-SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON-FIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUB-MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

	RCON	Yes	No	
Comments?	6979			

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

# 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 (<u>http://www.ffiec.gov/pdf/FFIEC\_forms/FFIEC031\_FFIEC041\_20111121\_ifr.pdf</u>) and in the banking agencies' final Federal Register notice published on December 12, 2011, pertaining to assessment-related data reported in Schedule RC-O (<u>http://www.ffiec.gov/pdf/FFIEC\_forms/FFIEC002\_FFIEC002s\_FFIEC031\_FFIEC041\_2</u> <u>0111212\_ffr.pdf</u>).

Updated Draft as of January 10, 2012

Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081

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#### Federal Financial Institutions Examination Council



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

Banks with foreign offices (as defined in the instructions) must file

We, the undersigned directors (trustees), attest to the correctness of

the Reports of Condition and Income (including the supporting sched-

ules) 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

### **Consolidated Reports of Condition and Income for** A Bank With Domestic Offices ( June 30,2012

Report at the close of business September 30, 2011

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).

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.

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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

#### Submission of Reports

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

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

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

> FDIC Certificate Number (RSSD 9050)

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computergenerated 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)

0	nly	/—	FF	IEC	041	

FFIEC 031.

and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

(20110930)- (20120630) (RCON 9999) This report form is to be filed by banks with domestic offices only.

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

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#### **Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 44.9 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following:

Secretary Board of Governors of the Federal Reserve System Washington, DC 20551

Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, DC 20219

Assistant Executive Secretary Federal Deposit Insurance Corporation Washington, DC 20429

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banks, and savings associations For information or assistance, National<sub>and</sub> 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.

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#### Contact Information for the Reports of Condition and Income

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

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

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

Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C496)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	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**

#### **Secondary 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)

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	Secondary Contact
Name (TEXT C437)	Name (TEXT C442)
Title (TEXT C438)	Title (TEXT C443)
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
Telephone: Area code/phone number/extension (TEXT C440)	Telephone: Area code/phone number/extension (TEXT C445)
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C876)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	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:			1		
(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)(l
(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)(l
(4) Loans to foreign governments and official institutions	4056				1.a.(4)
(5) All other loans <sup>1</sup>	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 <sup>2</sup>	4115				1.c.
d. Interest and dividend income on securities:		教し着		28.4-5	
(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					
Ú.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)	<b>4</b> 107				1.ĥ.
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)(l
(c) Time deposits of less than \$100,000	A518				2.a.(2)(
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.

<sup>1</sup> 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."

<sup>2</sup> Includes interest income on time certificates of deposit not held for trading.

### Schedule RI—Continued

	,	Year-to-date			]	
Dollar Amounts in Thousands	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)					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 <sup>1</sup>	4070				5.a.	
b. Service charges on deposit accounts					5.b.	
c. Trading revenue <sup>2</sup>					5.c.	
d. (1) Fees and commissions from securities brokerage					5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and			1			
commissions	C888				5.d.(2)	
(3) Fees and commissions from annuity sales	C887				5.d.(2)	
<ul><li>(4) Underwriting income from insurance and reinsurance activities</li></ul>					5.d.(4)	
(5) Income from other insurance activities					5.d.(5)	
e. Venture capital revenue					5.e.	
	-				5.f.	
	B493					
g. Net securitization income	2.00			-	5.g.	
h. Not applicable	5416				<b>F</b> :	
i. Net gains (losses) on sales of loans and leases					5.i.	
j. Net gains (losses) on sales of other real estate owned					5.j.	
k. Net gains (losses) on sales of other assets (excluding securities)	-				5.k. 5.l.	
I. Other noninterest income*				I	4079	<b>F</b>
m. Total noninterest income (sum of items 5.a through 5.l)					3521	5.m.
6. a. Realized gains (losses) on held-to-maturity securities					3196	6.a.
b. Realized gains (losses) on available-for-sale securities					5150	6.b.
7. Noninterest expense:	4135		1	1	l 1 _	
a. Salaries and employee benefits	4155				7.a.	
b. Expenses of premises and fixed assets (net of rental income)	4217					
(excluding salaries and employee benefits and mortgage interest)	C216				7.b.	
c. (1) Goodwill impairment losses	0210				7.c.(1)	
(2) Amortization expense and impairment losses for other	C222		1	1		
intangible assets	C232 4092				7.c.(2)	
d. Other noninterest expense*					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					4201	_
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.

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> 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.

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# Schedule RI-Continued

Me	emoranda Dollar Amounts in Thousa	inds	·	Year-t	o-date	:	]
1	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after		RIAD	Bil	Mil	Thou	1
١.	August 7, 1986, that is not deductible for federal income tax purposes		4513				м.
	August 7, 1900, mat is not deductible for rederar moorie tax purposes	•••••		68.6	L		
	morandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup>						
			2				
∠.	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI,		8431				۱.,
~	item 8)	•••••					M.
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (include		4242				1
	in Schedule RI, items 1.a and 1.b)	•••••	4313				M.
4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S.				1		
	(included in Schedule RI, item 1.d.(3))	•••••	4507		 	L	M.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole			ľ	lumbe	er	-
	number)	· · · · · · ·	4150	. શાંધર જ લેલ			M.
Me	morandum item 6 is to be completed by:1						The out of the
•	banks with \$300 million or more in total assets, and						11 P. 000 A.
•	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				М
7		RIAD	CC	YY	MM	DD	1
		106					1 м
g	Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum					L	1 141
Ο.	items 8.a through 8.e must equal Schedule RI, item 5.c):			Ŷ.			
	items o.a through o.e must equal Schedule Ki, item 5.6).						
	Manual and the second of the second of the second of the backs of the second of the se						
	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		RIAD	Bil	Mil	Thou	
	preceding calendar year.			DII		Thou	· ·
	a. Interest rate exposures	•••••	8757				M
	b. Foreign exchange exposures	•••••	8758		<u> </u>		M
	c. Equity security and index exposures	•••••	8759				M
	d. Commodity and other exposures		8760				M
	e. Credit exposures		F186			KAN A HOUSIGHTING	M
Men 2. 3. 4. 5. Men • • 6. 7. 8.							
	Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more	n					
	total assets that are required to complete Schedule RI, Memorandum items 8.a through						
	8.e, above. <sup>1</sup>						
	f. Impact on trading revenue of changes in the creditworthiness of the bank's derivativ	es					
	counterparties on the bank's derivative assets (included in Memorandum items 8.a						
	through 8.e above)		K090			unus Könternissi kus	м
	g. Impact on trading revenue of changes in the creditworthiness of the bank on the ban	k'e					
	derivative liabilities (included in Memorandum items 8.a through 8.e above)		K094	<u>UUNINE 14 1998</u>			м
0		•••••			1		
9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge						
	credit exposures held outside the trading account:		<u></u>				
	a. Net gains (losses) on credit derivatives held for trading		C889				M
	b. Net gains (losses) on credit derivatives held for purposes other than trading	•••••	C890			854 X 1	м
10.	To be completed by banks with \$300 million or more in total assets:1		<u> Kanaka</u>	<u>ni ki</u> ĝ			
	Credit losses on derivatives (see instructions)		A251	,		L	M
			ļ,	Year-t	o-date	·	
	Development of the baseline of the baseline Order the strength of the first feast feast the state of the state	_	RIAD	Yes		No	1
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purpose	s	NAD				1

<sup>&</sup>lt;sup>1</sup> 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, 2019, Report of Condition.
<sup>2</sup> For example, a bank acquired on March 1, 2014, would report 20110301. 20120 301.

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# Schedule RI—Continued

Memoranda—Continued Dollar Amounts in Thousands Year-to-date					
	RIAD	Bil	Mil	Thou	
<ul> <li>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.</li> <li>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))</li> </ul>	F228				M.12.
<ul> <li>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</li> <li>13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:</li> </ul>					
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific			1	1	
credit risk	F552				M.13.a.(1)
b. Net gains (losses) on liabilities	F553				M.13.b.
<ol> <li>Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.</li> </ol>	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt					
securities:	1040		1	1	
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)	1004				
(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,					
in a		Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1.	Total bank equity capital most recently reported for the December 3	1, 2010, Reports of Condition					
	and Income (i.e., after adjustments from amended Reports of Incom	~	3217	0111102 2100111101020			1.
2.	Cumulative effect of changes in accounting principles and correction	ns of material accounting	1	6 27 4			
	errors*		B507				2.
3.	Balance end of previous calendar year as restated (sum of items 1 a	and 2)	B508				3.
4.	Net income (loss) attributable to bank (must equal Schedule RI, item	ו 14)	4340				4.
5.	Sale, conversion, acquisition, or retirement of capital stock, net (exc	luding 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 <sup>1</sup>		B511			ļ	10.
11.	Other transactions with parent holding company* (not included in ite	ms 5, 6, 8, or 9 above)	4415				11.
12	Total bank equity capital end of current period (sum of items 3 through	gh 11) (must equal			1. T		
	Schedule RC, item 27.a)		3210				12.

\*Describe on Schedule RI-E-Explanations.

<sup>1</sup> 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

he allocated transfer risk reserve.		`	imn Aj je-offs			•	mn B) veries	·	
			Cale	endar y	/ear-to	date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	Í
1. Loans secured by real estate:								-05	
a. Construction, land development, and other land loans:		r	· · · · · ·						
(1) 1–4 family residential construction loans	. C891		Ann Galling - Million	Local Annual	C892	7-31-71-81			1.a.
(2) Other construction loans and all land development and other land							10. CARAG		
loans	. C893				C894				1.a.
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							T T		
properties and extended under lines of credit	. 5411				5412	84 10 100 100 100 100 100	CONTRACTOR OF THE		1.c.(
(2) Closed-end loans secured by 1–4 family residential properties:									1
(a) Secured by first liens					C217				1.c.(
(b) Secured by junior liens	. C235				C218				1.c.(
d. Secured by multifamily (5 or more) residential properties	. 3588				3589			10 ABA 4	1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential									ł
properties	C895		ļ		C896				1.e.
(2) Loans secured by other nonfarm nonresidential properties	C897		ļ		C898		<b>_</b>		1.e.(
2. Loans to depository institutions and acceptances of other banks	. 4481				4482	nadi 'n statilitee de		<u> </u>	2.
3. Not applicable									
4. Commercial and industrial loans	4638				4608				4.

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

### Schedule RI-B---Continued

### Part I. Continued

		•	mn A) e-offs			•	mn B) veries	
			Cale	ndar y	ear-to-	date		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
<ol> <li>Loans to individuals for household, family, and other personal expenditures:</li> </ol>								
a. Credit cards	B514				B515			
b. Automobile loans	K129				K133			
c. Other consumer loans (includes single payment, installment, all								
student loans, and revolving credit plans other than credit cards).	K205				K206			
6. Loans to foreign governments and official institutions	4643				4627			
7. All other loans <sup>2</sup>	4644				4628			
3. Lease financing receivables	4266				4267			
9. Total (sum of items 1 through 8)					4605			

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

<sup>2</sup> 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."

		•	mn A) e-offs			•	mn B) veries		
Memoranda			Cale	endar y	/ear-to	-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land	10.00				15 -			54	
development activities (not secured by real estate) included in			I	1			T	1	
Schedule RI-B, part I, items 4 and 7, above	5409		6 19 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		5410			1	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									
<ul> <li>Loans secured by real estate to non-U.S. addressees (domicile)</li> </ul>									
(included in Schedule RI-B, part I, item 1, above)	4652				4662	1. S. S.			M.2.a.
<ul> <li>Loans to and acceptances of foreign banks (included in Schedule</li> </ul>							<u>as</u> T	T	
RI-B, part I, item 2, above)	4654				4664				M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile)			T T	C X AB					
(included in Schedule RI-B, part I, item 4, above)	4646		l		4618	ati Mali Miri			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	al dans	-		F187				M.2.d.
3. Memorandum item 3 is to be completed by: <sup>2</sup>								1	
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>			4. S. S. S.						
<ul> <li>banks with less than \$300 million in total assets that have loans to</li> </ul>							i iliaa	1. 1.	
finance agricultural production and other loans to farmers							1		
(Schedule RC-C, part I, item 3) exceeding five percent of total loans:									
Loans to finance agricultural production and other loans to farmers							r		
(included in Schedule RI-B, part I, item 7, above	4655				4665				М.З.

(included in Schedule RI-B, part I, item 7, above......

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.

I.

<sup>2</sup> 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.

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

( <sup>2oit</sup> , Dollar Amounts in	Thousands RIAD	Bil	Mil	Thou	1
<ol> <li>Balance most recently reported for the December 31, 2019, Reports of Condition and (i.e., after adjustments from amended Reports of Income).</li> </ol>	B522				1
<ol> <li>Recoveries (must equal part I, item 9, column B, above)</li> <li>LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)</li> </ol>	4605 C079	 			2
<ol> <li>LESS: Write-downs arising from transfers of loans to a held-for-sale account</li> <li>Provision for loan and lease losses (must equal Schedule RI, item 4)</li> </ol>	4230				4 5 6
<ul> <li>6. Adjustments* (see instructions for this schedule)</li> <li>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)</li> </ul>	3123				6 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	0.405				M.1
Memorandum items 2 and 3 are to be completed by banks that (1) to have outstanding credit card receivables (as defined in the instructio of the report date or (2) are credit card specialty banks as defined for Bapart surgess	ns) that exceed \$500 million as					
Report purposes. 2. Separate valuation allowance for uncollectible retail credit card fe	•	C389				M.2
<ol> <li>Amount of allowance for loan and lease losses attributable to ret charges</li></ol>		C390		[		M.3
<ul> <li>Memorandum item 4 is to be completed by all banks.</li> <li>4. Amount of allowance for post-acquisition losses on purchased in accordance with FASB ASC 310–30 (former AICPA Statement of Schedule RI-B, part II, item 7, above)</li> </ul>	npaired loans accounted for in Position 03-3) (included in	C781				M.4

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

To Be Completed by Institutions with \$1 Billion or More in Total Assets	Recon Indivi fo	rded I duall r Imp		ment: uated nt	Allov Individ	vance dually r Impa	nn B) Bala Eval airmei 0-10-3	nce: uated nt	Recor Collec fo	ded l ctivel r Imp		ment: uated nt	Allo Colle fo	(Colur owance ectively or Impa (ASC 4	e Bala / Eval airme	nce: uated nt	Pu	(Colu orded I rchase npaire (ASC :	nvesti ed Cre d Loai	ment: dit- ns	Allow Purc Imp		Balance: Credit- Loans
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil Thou
1. Loans secured by real estate:																							
a. Construction, land development, and other land loans																							
b. Secured by 1-4 family residential properties:						1		1								-							
(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																							
<ol> <li>Commercial and Industrial loans:</li> <li>Loans to individuals for household, family, and other personal expenditures:</li> </ol>						L	I												I	-			
5. Loans to individuals for household, ranning, and other personal expenditures.																							
a. Credit cards						1																	
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)																							

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# 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.)

		Year-	to-dat	e
Dollar Amounts in Thousands		Bil	Mil	Thou
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 5.1:				
a. Income and fees from the printing and sale of checks				
b. Earnings on/increase in value of cash surrender value of life insurance				
c. Income and fees from automated teller machines (ATMs)				
d. Rent and other income from other real estate owned	4042			
e. Safe deposit box rent	C015			
f. Net change in the fair values of financial instruments accounted for under a fair value option				
g. Bank card and credit card interchange fees				
h. Gains on bargain purchases				
i. 4461	4461			
TEXT 4462	4462			
k. 4463	4463			
Other noninterest expense (from Schedule RI, item 7.d)	-	1	1	-
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 7.d	-			
a. Data processing expenses				
<ul> <li>b. Advertising and marketing expenses</li> </ul>				
c. Directors' fees				
d. Printing, stationery, and supplies				
e. Postage	0.400			
f. Legal fees and expenses				
g. FDIC deposit insurance assessments				
h. Accounting and auditing expenses.				
i. Consulting and advisory expenses	 F557			
j. Automated teller machine (ATM) and interchange expenses				
<ul> <li>K. <u>Telecommunications expenses</u></li> </ul>	 F559			
I. TEXT 4464	4464			
m. 4467	4467			
n. 4466	4468			
Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,		1	1	
item 11) (itemize and describe all extraordinary items and other adjustments):				
a. (1) $\begin{bmatrix} \text{TEXT} \\ 4469 \end{bmatrix}$	4469		T	
(2) Applicable income tax effect		1		
b. (1) TEXT 4487	4487			
(2) Applicable income tax effect		1	1	1
c. (1) TEXT 4489	1100	[		
	4489			1 1

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# Schedule RI-E—Continued

		Year-t	o-date	9	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting					
errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a. 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):					
	RIAD	Yes		No	
Comments?	4769				7.

Other explanations (please type or print clearly):  $_{\scriptscriptstyle (\text{TEXT 4769})}$ 

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

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 Schedu	le RC-A):						
a. Noninterest-bearing balances and currency and coin <sup>1</sup>			0081				1.a.
b. Interest-bearing balances <sup>2</sup>			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							
a. Federal funds sold			B987				3.a.
b. Securities purchased under agreements to resell <sup>3</sup>			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			le de la compañía de			4.b.
c. LESS: Allowance for loan and lease losses	3123						4.c.
d. Loans and leases, net of unearned income and allowance (iter			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)							7.
8. Investments in unconsolidated subsidiaries and associated compa			2130				8.
<ol> <li>Direct and indirect investments in real estate ventures</li> </ol>			3656				9.
10. Intangible assets:						10.2	
a. Goodwill			3163			Γ	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 Sch	nedule RC-F)		2200			0.000.000000000000000000000000000000000	13.a.
(1) Noninterest-bearing <sup>4</sup>							13.a.(*
(2) Interest-bearing							13.a.(2
b. Not applicable		·					
14. Federal funds purchased and securities sold under agreements to	o repurchase.						
a. Federal funds purchased <sup>5</sup>			B993				14.a.
b. Securities sold under agreements to repurchase <sup>6</sup>			B995				14.b.
15. Trading liabilities (from Schedule RC-D)			3548				15.
16. Other borrowed money (includes mortgage indebtedness and obl		••••••					10.
capitalized leases) (from Schedule RC-M)			3190	2 Here 1 (11 At 20., 20)	5-11-X 6-D - 5-16-11-1		16.
17. and 18. Not applicable					L		10.
19. Subordinated notes and debentures <sup>7</sup>			3200			r prodiktiki (***********************************	19.
20. Other liabilities (from Schedule RC-G)			2930				20.
21. Total liabilities (sum of items 13 through 20)			2948				20.
22. Not applicable	••••••	••••••			1	ا L	<b>∠</b> 1.

<sup>&</sup>lt;sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>6</sup> Includes all securities repurchase agreements, regardless of maturity.

<sup>&</sup>lt;sup>2</sup> Includes time certificates of deposit not held for trading.

<sup>&</sup>lt;sup>3</sup> Includes all securities resale agreements, regardless of maturity.

<sup>&</sup>lt;sup>4</sup> Includes noninterest-bearing demand, time, and savings deposits.

<sup>&</sup>lt;sup>5</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>&</sup>lt;sup>7</sup> Includes limited-life preferred stock and related surplus.

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	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
EQUITY CAPITAL						
Bank Equity Capital			K PO-			
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 <sup>1</sup>		B530				26.t
c. Other equity capital components <sup>2</sup>		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)						29.

#### Memoranda

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

most comprehensive level of auditing work performed for the ba auditors as of any date during <b>2010</b> , 2011	nk by independent external	RCON         Number           6724         M
<ul> <li>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</li> </ul>	<ul> <li>4 = Directors' examination of the bank generally accepted auditing stands accounting firm (may be required</li> </ul>	ards by a certified public
<ul> <li>Independent audit of the bank's parent holding company con- ducted in accordance with generally accepted auditing standards</li> </ul>	5 = Directors' examination of the bank auditors (may be required by state	
by a certified public accounting firm which submits a report on the con- solidated holding company (but not on the bank separately)	<ul><li>6 = Review of the bank's financial stat</li><li>7 = Compilation of the bank's financia</li></ul>	•
= Attestation on bank management's assertion on the effectiveness of the		
bank's internal control over financial reporting by a certified public accounting firm	<ul><li>8 = Other audit procedures (excluding</li><li>9 = No external audit work</li></ul>	tax preparation work)
o be reported with the March Report of Condition.		RCON MM DD
2. Bank's fiscal year-end date		8678 M

<sup>&</sup>lt;sup>1</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

<sup>&</sup>lt;sup>2</sup> 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 Thousan	nds <sub>R</sub>	CON	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	C	020			
b. Currency and coin		080			
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	C	083			
b. Other commercial banks in the U.S. and other depository institutions in the U.S.		085			
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	C	073			
b. Other banks in foreign countries and foreign central banks		074			
4. Balances due from Federal Reserve Banks		090			
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		010			

### Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	maturi	ity					Av	ailable	e-for-sa	ale			
		`	mn A)			`	mn B)			`	mn C)			`	mn D)		
			ed Co	st		Fair '	Value		A	mortiz	ed Co	st		Fair	Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed																	
securities):																	
a. Issued by U.S.																	
Government			I	I								I			1		
agencies <sup>1</sup>	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-																	
sponsored agencies <sup>2</sup>	1294				1295				1297				1298				2.b.
3. Securities issued by																	
states and political																	
subdivisions in the U.S	8496				8497				8498				8499				3.

<sup>&</sup>lt;sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.



<sup>&</sup>lt;sup>2</sup> 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

			F	leld-to-	-maturi	tv					Av	ailable	e-for-sa	le			
		(Colu	Imn A)		1		mn B)			(Colu	mn C)				mn D)		
	Ar		zed Co				Value				ed Co	st			Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed																	
securities (MBS):																	
a. Residential mortgage																	
pass-through																	
securities:																	
(1) Guaranteed by			1	1			1	1			1				1		
GNMA	G300				G301				G302				G303				4.a.(1)
(2) Issued																	
by FNMA and			1	1			1	1			1				1		
FHLMC	G304				G305				G306				G307				4.a.(2)
(3) Other pass-			1	1			1	1			1				1	1	
through securities.	G308				G309				G310				G311				4.a.(3)
b. Other residential																	
mortgage-backed																	
securities (include																	
CMOs, REMICs, and																	
stripped MBS):																	
(1) Issued or guar-																	
anteed by U.S.																	
Government																	
agencies or																	
sponsored								-			-				-		
agencies <sup>1</sup>	G312				G313				G314				G315				4.b.(1)
(2) Collateralized by																	
MBS issued or																	
guaranteed by																	
U.S. Government																	
agencies or																	
sponsored																	
agencies <sup>1</sup>	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) <b>Issued or</b>																	
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)
	L		•	•			•		·				·				

<sup>&</sup>lt;sup>1</sup> 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

			Н	leld-to-	-maturi	itv					Av	ailable	e-for-sa	ale			
		(Colu	mn A)		1		mn B)	)		(Colu	mn C)			(Colu	mn D)		
	Ai	·	ed Co			·	Value		Ar	nortiz	ed Co	st		Fair '	Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. c. (2) Other commercial																	
MBS:																	
(a) <b>Issued or</b>																	
guaranteed																	
by U.S.																	
Government																	
agencies or																	
sponsored	K150				K151		1	1	K152			1	K153				4 (0)()
agencies <sup>1</sup>	IN IOU		1				1					1					4.c.(2)(a)
(b) All other																	
commercial MBS	K154		I	1	K155		<u> </u>	1	K156			<u> </u>	K157				$(1 \circ (2)/b)$
5. Asset-backed securities			1	1			1	1			1	1			1	1	4.c.(2)(b)
and structured financial																	
products:																	
a. Asset-backed																	
securities (ABS)	C026				C988				C989				C027				5.a.
b. Structured financial				·													0.01
products:																	
(1) Cash	G336				G337				G338				G339				5.b.(1)
(2) Synthetic	G340				G341				G342				G343				5.b.(2)
(3) Hybrid	G344				G345				G346				G347				5.b.(3)
6. Other debt securities:																	
a. Other domestic debt			1	1			1	1			1	1			1		
securities	1737				1738				1739				1741				6.a.
b. Foreign debt				1			1	1			1	1			1		
securities	1742				1743				1744				1746				6.b.
7. Investments in mutual																	
funds and other equity																	
securities with readily									A510				A511				7.
determinable fair values <sup>2</sup> .									ASTU				ASTI				7.
8. Total (sum of items 1																	
through 7) (total of																	
column A must equal																	
Schedule RC, item 2.a)																	
(total of column D must																	
equal Schedule RC,	1754				1771				1772				1773				8.
item 2.b)			1	1			1	1			I	I			I	1	0.

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

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# Schedule RC-B—Continued

lemoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	]
1. Pledged securities <sup>1</sup>	0416				М.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (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: <sup>3, 4</sup>					
(1) Three months or less	A549				М.:
(2) Over three months through 12 months	A550				M.:
(3) Over one year through three years	A551				M.:
(4) Over three years through five years	A552				M.:
(5) Over five years through 15 years	A553				М.:
(6) Over 15 years	A554				M.2
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential					
mortgages with a remaining maturity or next repricing date of: <sup>3, 5</sup>				_	
(1) Three months or less	A555				M.2
(2) Over three months through 12 months	A556				M.2
(3) Over one year through three years	A557				M.2
(4) Over three years through five years	A558				M.2
(5) Over five years through 15 years	A559				M.2
(6) Over 15 years	A560				M.2
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of:6					
(1) Three years or less	A561				M.2
(2) Over three years	A562				M.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
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
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
b. Fair value	8783				M.4

<sup>&</sup>lt;sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

<sup>&</sup>lt;sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>&</sup>lt;sup>3</sup> Report fixed-rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> 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

emoranda—Continued			Held-to	-maturi	ty					Av	ailable	e-for-sa	le		
	```	Column A	,		•	mn B)		1	(Colur				(Colur		
	· · · ·	ortized C	ost		Fair	Value		Ar	nortiz	ed Co	st		Fair \	/alue	
ollar Amounts in Thousands	RCON	Bil Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mit	Thou	RCON	Bil	Mil	Thou
lemorandum items 5.a		A the fit							- 21 C						
rough 5.f are to be				1.8										1 · · · · · · ·	
ompleted by banks with															
1 billion or more in total										12.27		Sec. 7.			
ssets. <sup>1</sup>															
5. Asset-backed securities															
(ABS) (for each column,															
sum of Memorandum															
items 5.a through 5.f must equal Schedule														0	
RC-B, item 5.a):															
a. Credit card															
receivables	B838			B839				B840				B841			
b. Home equity lines	B842			B843				B844				B845			
c. Automobile loans	B846			B847			Selaen som i minist	B848				B849			
d. Other consumer											r				
loans	B850		) (1000) (760)(2000) (2000)	B851				B852	nin souint			B853		s an	
e. Commercial and						li in the second se I					1 1				
industrial loans	B854		_	B855			<u> </u>	B856				B857			
f. Other	B858			B859				B860				B861			

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

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# Schedule RC-B—Continued

Memoranda—Continued

Memoranda—Continued			H	leld-to-	-maturi	tv					Av	ailable	e-for-sa	ale			
		(Colu	imn A)				imn B)			(Colui	mn C)				mn D)	)	
		•	zed Co			·	Value			·	ed Co			·	value	, 	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
6. Structured financial																	
products by underlying																	
collateral or reference																	
assets (for each column,																	
sum of Memorandum																	
items 6.a through 6.g																	
must equal Schedule																	
RC-B, sum of items 5.b(1)																	
through (3)):																	
a. Trust preferred																	
securities issued by			1	1			-	1			[	1			1	1	
financial institutions	G348				G349				G350				G351				M.6.a.
b. Trust preferred																	
securities issued by																	
real estate investment			1	1			1	1				1				1	
trusts	G352				G353				G354				G355				M.6.b.
c. Corporate and similar			1					1				1			1		
loans	G356				G357				G358				G359				M.6.c.
d. 1–4 family residential																	
MBS issued or																	
guaranteed by U.S.																	
government-sponsored			1		0004				0000				0000				
enterprises (GSEs)	G360				G361				G362				G363				M.6.d.
e. 1–4 family residential																	
MBS not issued or	C264		1		0265			1	0266				0267				
guaranteed by GSEs	G364				G365				G366				G367				M.6.e.
f. Diversified (mixed)																	
pools of structured	G368		1	1	G369				G370				G371				MOG
financial products	6308				6369				6370				63/1				M.6.f.
g. Other collateral or	G372		1	1	G373		1	1	G374				G375				MO
reference assets	6312				63/3				63/4				6315				M.6.g.

Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

ransfer 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 eases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.	To I by \$300 in	Be Co y Ban Millio Total	mn A) omple ks wit on or M Asset	ted h More	То	Be C	imn B) omplei Banks	ted	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
<ul> <li>Construction, land development, and other land loans:</li> </ul>	1.14								
(1) 1–4 family residential construction loans					F158		<u> </u>	NUMBER OF THE OWNER	1.a.(1
(2) Other construction loans and all land development and other							<u>Aletok</u> T		
land loans	12				F159				1.a.(2
<ul> <li>b. Secured by farmland (including farm residential and other</li> </ul>	Y ON								
improvements)					1420	XII	3	Reference and the	1.b.
c. Secured by 1–4 family residential properties:									
<ol><li>Revolving, open-end loans secured by 1-4 family residential</li></ol>						l I			
properties and extended under lines of credit				14	1797	1.00 T.F. (304×-	Server Calificative(fr)		1.c.(1
(2) Closed-end loans secured by 1–4 family residential properties:				A SPECIAL T			T		
(a) Secured by first liens					5367		ļ	<u> </u>	1.c.(2
(b) Secured by junior liens					5368		<u> </u>		1.c.(2
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties:									
<ol><li>Loans secured by owner-occupied nonfarm nonresidential</li></ol>									
properties			1.4.5		F160		<b>_</b>		1.e.(1
(2) Loans secured by other nonfarm nonresidential properties			e K		F161		_		1.e.(2
2. Loans to depository institutions and acceptances of other banks					1288	an uze saenuve	1251 HI MARIN (1112)	anue Protika (1	2.
a. To commercial banks in the U.S.:					1				
(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:			l T						
(1) To foreign branches of other U.S. banks	B536								2.c.(1
(2) To other banks in foreign countries	B537	1740 I.S. 18		993 KAT 1, 1943. 10			- <u>1</u>		2.c.(2
3. Loans to finance agricultural production and other loans to farmers					1590		<u> </u>		3.
4. Commercial and industrial loans				2. / 1. († 153) T	1766		Red Protocol States		4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764			1962/14600				8.	4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal									
expenditures (i.e., consumer loans) (includes purchased paper):						a Allan (j.		ður still	_
a. Credit cards	5-4 × × ×				B538		+	+	6.a.
b. Other revolving credit plans	127-1- · · · · · ·		4		B539		+	+	6.b.
c. Automobile loans					K137				6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)					K207	]	I.		6. <b>d</b> .
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				1. >					,
subdivisions in the U.S.					2107			- construction of the second sec	8.

1 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2019, Report of Condition.





### Part I. Continued

	To b \$300	Be Co y Ban Millio	mn A) omple ks wit on or M Asset	ted h More	1	Be Co	mn B) omple Banks	ted	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions			ý i j		J454			+	9.a.
b. Other loans			「「「「「」		J464	zi fotosi engelesi ini da			9.b.
<ol> <li>Loans for purchasing or carrying securities (secured and unsecured)</li> </ol>	1545								9.b.(1)
(2) All other loans (exclude consumer loans)	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)	F162								10.a.
b. All other leases	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above					2123		<u> </u>		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	L			12.

emoranda	Dollar Amounts	in Thousands	RCON	Bil	Mii	Thou	
. Loans restructured in troubled debt restructurings that are i	n compliance with	n their					
modified terms (included in Schedule RC-C, part I, and not r	eported as past d	ue 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
(2) Other construction loans and all land development ar	nd other land loan	S	K159				M.1.a
b. Loans secured by 1-4 family residential properties			F576		1	ļ	M.1.b
c, Secured by multifamily (5 or more) residential properties.			K160	11-1-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-			M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresid	ential properties		K161				M.1.d
(2) Loans secured by other nonfarm nonresidential prop	erties		K162				M.1.d
e. Commercial and industrial loans			K256				M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by ba	anks with \$300 mi	llion or more					
in total assets <sup>1</sup> (sum of Memorandum items 1.e.(1) and (2) m	ust equal Memora	andum					
item 1.e):							
(1) To U.S. addressees (domicile)							M.1.e
(2) To non-U.S. addressees (domicile)	K164						M.1.e
f. All other loans (include loans to individuals for househol		er personal			Ş!		
expenditures)			K165			1	M.1.f.
Itemize Ioan categories included in Memorandum item 1.f, a	bove that exceed	10 percent of					
total loans restructured in troubled debt restructurings that							
their modified terms (sum of Memorandum items 1.a throug	h 1.e plus 1.f):						
(1) Loans secured by farmland			K166				M.1.f.
(2) Loans to depository institutions and acceptances of			K167				M.1.f.

<sup>&</sup>lt;sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2019, Report of Condition.

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### 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	C Longer			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 <sup>1</sup>	K267	1. A. M. 1			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: <sup>3, 4</sup>	1.00		r I		
(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		let Net			
or next repricing date of: <sup>3, 5</sup>					
(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		<u> </u>		M.2.b.(4)
(5) Over five years through 15 years	A574	•			M.2.b.(5)
(6) Over 15 years	A575	Linux in Ri	i Ritterita		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	69 (J. 1997) 1997			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities			NGC SU		
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B <sup>6</sup>	2746				M.3.
<ol><li>Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties</li></ol>					
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370				M.4.

<sup>1</sup> 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."

<sup>&</sup>lt;sup>2</sup> 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, 201**<sup>*f*</sup>, Report of Condition.

<sup>&</sup>lt;sup>3</sup> Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

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# 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 to Loans secured by real estate to non-U.S. addressees (d Schedule RC-C, part I, items 1.a through 1.e, column B)	omicile) (included in		M.5.
Memorandum item 6 is to be completed by banks that (1) tog outstanding credit card receivables (as defined in the instruc report date or (2) are credit card specialty banks as defined in numeros	tions) that exceed \$500 million as of the		
<ul><li><i>purposes.</i></li><li>6. Outstanding credit card fees and finance charges include</li></ul>	ed in Schedule RC-C, part I.		
item 6.a.		C391	M.6.
<ul> <li>Memorandum item 7 is to be completed by all banks.</li> <li>7. Purchased impaired loans held for investment accounted FASB ASC 310-30 (former AICPA Statement of Position a. Outstanding balance</li> </ul>	03-3) (exclude loans held for sale):	. C779	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, it	ems 1 through 9	C780	M.7.b.
8. Closed-end loans with negative amortization features se properties:			
<ul> <li>a. Total carrying amount of closed-end loans with negating 1–4 family residential properties (included in Schedule)</li> </ul>	-	<b>F230</b>	M.8.a.
<ul> <li>Memorandum items 8.b and 8.c are to be completed by with negative amortization features secured by 1–4 familin Schedule RC-C, part I, Memorandum item 8.a.) as of the lesser of \$100 million or 5 percent of total loans and (as reported in Schedule RC-C, part I, item 12, column Eb. Total maximum remaining amount of negative amortiz closed-end loans secured by 1–4 family residential presidential pres</li></ul>	ly residential properties (as reported <b>December 31, 2019</b> , that exceeded leases, net of unearned income 3). ation contractually permitted on	F231	M.8.b.
c. Total amount of negative amortization on closed-end l			
properties included in the carrying amount reported in		F232	M.8.c.
<ol> <li>Loans secured by 1–4 family residential properties in pro Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(</li> </ol>		<b>F577</b>	M.9.
<ul> <li>Memorandum items 10 and 11 are to be completed by banks a included in Schedule RC-C, part I, items 1 through 9, at fair a 10. Loans measured at fair value (included in Schedule RC-a. Loans secured by real estate:</li> </ul>	value under a fair value option.		
(1) Construction, land development, and other land lo		F578	M.10.a.(1)
<ul><li>(2) Secured by farmland (including farm residential a</li><li>(3) Secured by 1–4 family residential properties:</li></ul>		F579	M.10.a.(2)
(a) Revolving, open-end loans secured by 1–4 fa extended under lines of credit		F580	M 10 - (2)(-)
(b) Closed-end loans secured by 1–4 family resid			M.10.a.(3)(a)
(1) Secured by first liens		F581	M.10.a.(3)(b)(
(2) Secured by junior liens		F582	M.10.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential pro		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.

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<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 201<sup>9</sup>, Report of Condition.

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# 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			s at	(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.
<ul> <li>c. Loans to individuals for household, family, and other personal expenditures</li> <li>d. All other loans and all leases</li> </ul>	G097 G100				G098 G101				G099 G102				M.12.c. M.12.d.

### Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that had construction, 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, 201 $p$ .			) 1994 - 1		
13. Construction, land development, and other land loans with interest reserves:					
<ul> <li>Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)</li> </ul>	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	RIAD		r	1	
(included in Schedule RI, item 1.a.(1)(b))	G377				M.13.b.
Memorandum item 14 is to be completed by all banks.	RCON		T T	- 388 - 1 1	
14. Pledged loans and leases	G378				M.14.
Memorandum item 15 is to be completed for the December report only.					
15. Reverse mortgages:					
<ul> <li>Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):</li> </ul>					
(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	г				
the origination of the reverse mortgages:	r+	N	lumbe	er	
(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 mertgage originations that have been cold during the veer	RCON	Bil	Mil	Thou	
<ul> <li>c. Principal amount of reverse mortgage originations that have been sold during the year:</li> <li>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages</li> </ul>	J470				M 15 a (1)
(2) Proprietary reverse mortgages	J471			<u>†                                    </u>	M.15.c.(1)
	L I		1	<u> </u>	M.15.c.(2)

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### 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.").....

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

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

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

Number of Loans 2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, RCON part I, loan categories: a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans 5562 should NOT exceed \$100,000.) ..... 2.a. b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.1 (Note: Item 4,1 5563 divided by the number of loans should NOT exceed \$100,000.) ..... 2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	An	umn B) nount rently tanding
<ol> <li>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)):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$1,000,000</li> </ol>	RCON 5564 5566 5568	RCON Bil 5565 5567 5569	Mil Thou
<ul> <li>4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4<sup>1</sup> (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4<sup>1</sup>):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$1,000,000</li> </ul>	5570 5572 5574	5571 5573 5575	

<sup>&</sup>lt;sup>1</sup> 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."





### 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.").

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.

<ul> <li>6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:</li> <li>a. "Loans secured by farmland (including farm residential and other improvements)" reported in</li> </ul>	Number of Loans RCON	
Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)	5576	6.a.
<ul> <li>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.).</li> </ul>	5577	6 b

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
7. Number and amount <b>currently outstanding</b> 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):	RCON	RCON Bil Mil Thou	
<ul> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$500,000</li> <li>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</li> </ul>	5580	5579	7.a. 7.b. 7.c.
<ul> <li>less than or equal to Schedule RC-C, part I, item 3):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$500,000</li> </ul>	5584           5586           5588	5585	8.a. 8.b. 8.c.



RCON

6860

YES

NO

5.

# 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 <b>U.S. Government agencies or sponsored</b>					i.u.
agencies <sup>1</sup> (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		1			4.0.
agencies <sup>1</sup>	K197				4.d.
e. All other commercial MBS	K198				4.e.
5. Other debt securities:		I			4.6.
a. Structured financial products:					
(1) Cash	G383				5.a.(1)
(1) Casil	G384				5.a.(1) 5.a.(2)
(2) Synthetic	G385				
b. All other debt securities	G386				5.a.(3) 5.b.
					5.0.
6. Loans:					
a. Loans secured by real estate:	F604				C = (1)
<ul> <li>(1) Construction, land development, and other land loans</li></ul>	F605				6.a.(1)
<ul> <li>(2) Secured by farmland (including farm residential and other improvements)</li> <li>(2) Secured by 4 - 4 family residential and secure at last</li> </ul>	1005				6.a.(2)
<ul> <li>(3) Secured by 1–4 family residential properties:</li> <li>(a) Payability and solve and being a second by 4 family and idential properties and</li> </ul>					
(a) Revolving, open-end loans secured by 1–4 family residential properties and	F606				
extended under lines of credit	FOUO				6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:	F607				
(1) Secured by first liens					6.a.(3)(b)(1)
(2) Secured by junior liens					6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					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.

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<sup>&</sup>lt;sup>1</sup> 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).

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# 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)
<ul><li>(2) Secured by farmland (including farm residential and other improvements)</li></ul>	F626				M.1.a.(2)
<ul><li>(3) Secured by 1–4 family residential properties:</li></ul>					(L)
(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:					wi. r.a.(0)(a)
(b) Closed-end loans secured by 1-4 ranning residential properties.	F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens	F629				M.1.a.(3)(b)(1) M.1.a.(3)(b)(2)
	F630				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F631				
(5) Secured by nonfarm nonresidential properties	F632				M.1.a.(5)
b. Commercial and industrial loans	1002				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures					
(i.e., consumer loans) (includes purchased paper):	F633	-			
(1) Credit cards					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:	<b></b>				
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:					- 5
a. Pledged securities	G387				M.4.a.
b. Pledged loans	G388				M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets					
(Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.					
5. Asset-backed securities:					
a. Credit card receivables	F643				M.5.a.
	F644				M.5.b.
<ul> <li>b. Home equity lines</li> <li>c. Automobile loans</li> </ul>	F645				M.5.c.
	F646				
d. Other consumer loans	F647				M.5.d.
e. Commercial and industrial loans	F648				M.5.e.
f. Other	F651				M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)					M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):	ECEO				
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.

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# Schedule RC-D—Continued

		[	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
Oth	ner trading	assets (itemize and describe amounts included in Sche	dule RC-D, item 9,				
tha	t are great	er than \$25,000 and exceed 25 percent of the item):					
a.	TEXT F655			F655			
b.	TEXT F656			F656			
c.	TEXT F657			F657			
. Otł	ner trading	liabilities (itemize and describe amounts included in Sch	nedule RC-D, item				
13.	b, that are	greater than \$25,000 and exceed 25 percent of the item	ו):				
a.	TEXT F658			F658			
b.	TEXT F659			F659			
c	TEXT F660			F660			

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## Schedule RC-E—Deposit Liabilities

			Tran	sactio	n Acco	unts			No		nsactio ounts	on	
	Tot acco	(Column A) tal transaction punts (including otal demand deposits)			l der	Nemo nand (	mn B) b: Tota depos ded in nn A)	l its1	(Column C) Total nontransaction accounts (including MMDAs)				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<ol> <li>Deposits of:</li> <li>Individuals, partnerships, and corporations</li></ol>	B549 2202 2203 B551 2213 2216								B550 2520 2530 B552 2236 2377				
<ol> <li>Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)</li> </ol>	2215				2210				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	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	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)	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)	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)	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)	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.

<sup>&</sup>lt;sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

<sup>&</sup>lt;sup>2</sup> 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.

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## Schedule RC-E—Continued

emoranda—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		4
(1) Money market deposit accounts (MMDAs)	6810				M.2.a
(2) Other savings deposits (excludes MMDAs)					M.2.a
b. Total time deposits of less than \$100,000					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
. 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: <sup>1, 2</sup>			-		
(1) Three months or less	A579				M.3.a
(2) Over three months through 12 months	A580				M.3.a
(3) Over one year through three years	A581				M.3.a
(4) Over three years	A582				M.3.a
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less					
(included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup>	A241				M.3.k
. 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: <sup>1, 4</sup>					
(1) Three months or less	A584				M.4.a
(2) Over three months through 12 months	A585				M.4.a
(3) Over one year through three years					M.4.a
(4) Over three years	A587				M.4.a
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) <sup>3</sup>	K221				] M.4.1
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) <sup>3</sup>	K222				] M.4.0

<sup>&</sup>lt;sup>1</sup> Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>&</sup>lt;sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>&</sup>lt;sup>3</sup> 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.

<sup>&</sup>lt;sup>4</sup> 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.

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Schedule	RC-F-	-Other	Assets
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	Dollar	<sup>r</sup> Amou	nts in	Thousands	RCON	Bil	Mil	Thou
1. A	ccrued interest receivable <sup>1</sup>				B556			
2. N	let deferred tax assets <sup>2</sup>				2148			
3. Ir	nterest-only strips receivable (not in the form of a security) <sup>3</sup> on:							
а	. Mortgage loans				A519			
b	. Other financial assets				A520			
4. E	quity securities that DO NOT have readily determinable fair values <sup>4</sup>				1752			
5. L	ife insurance assets:					-	_	
а	. General account life insurance assets				K201			
b	. Separate account life insurance assets				K202			
С	. Hybrid account life insurance assets				K270			
6. A	Il other assets (itemize and describe amounts greater than \$25,000 that e	exceed	l 25 pe	ercent of		-	_	
	nis item)				2168			
а	. Prepaid expenses (excluding prepaid assessments)	2166						
b	. Repossessed personal property (including vehicles)	1578						
С	. Derivatives with a positive fair value held for purposes other than							
	trading	C010						
d	. Retained interests in accrued interest receivable related to securitized							
	credit cards	C436						
е	. FDIC loss-sharing indemnification assets	J448						
f.	Prepaid deposit insurance assessments	J449						
g	TEXT . 3549	3549						
h		3550						
i.	TEXT 3551	3551						
7. T	otal (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160			

<sup>4</sup> Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

# Schedule RC-G—Other Liabilities

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

<sup>&</sup>lt;sup>1</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

<sup>&</sup>lt;sup>1</sup> Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>&</sup>lt;sup>3</sup> 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.

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

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## Schedule RC-K—Quarterly Averages<sup>1</sup>

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 <sup>2</sup> (excluding					
mortgage-backed securities)	B558				2.
3. Mortgage-backed securities <sup>2</sup>	B559				3.
4. All other securities <sup>2, 3</sup> (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. To be completed by banks with \$100 million or more in total assets:4					
Trading assets	3401				7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets <sup>5</sup>	3368				9.
LIABILITIES		i i i			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts,					
ATS accounts, and telephone and preauthorized transfer accounts)	. 3485	Assessment			10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs)					11.a.
b. Time deposits of \$100,000 or more	A514				11.b.
c. Time deposits of less than \$100,000					11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	. 3353			Contractor in the local data	12.
13. To be completed by banks with \$100 million or more in total assets:4					
Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases)	3355				13.

#### Memorandum

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

<sup>1</sup> 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).

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>5</sup> 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.

<sup>&</sup>lt;sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>&</sup>lt;sup>4</sup> 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, 2019** Report of Condition.

## 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	Amou	nts in	Thousa	ands	RCON	Bil	Mil	Thou	
. Unused commitments:								COOC I'V STREET		d i			
a. Revolving, open-end lines secured by 1-4	family resid	dentia	l prope	erties,	e.g., ł	nome	equity						
lines									3814				1.a
Items 1.a.(1) and 1.a.(2) are to be complet	ted for the L	Decerr	iber re	port o	only.								
(1) Unused commitments for Home Equity	/ Conversio	n Mor	tgage	(HEC	M) rev	erse i	mortgag	jes					
outstanding that are held for investme									J477				1.a
(2) Unused commitments for proprietary r								5. 2.					
investment (included in item 1.a. abov									J478				1.a
b. Credit card lines	•								3815				1.b
Items 1.b.(1) and 1.b.(2) are to be comple	ted by bank	s with	eithei	r \$300	) millio	n or m	nore in t	otal					
assets or \$300 million or more in credit ca										撤销	-		
equal item 1.b)	•			,	,	•	,						
(1) Unused consumer credit card lines								[	J455				1.b.
(2) Other unused credit card lines									J456				1.b.
c. Commitments to fund commercial real esta													
(1) Secured by real estate:	····, ·······										表示数		
(a) 1–4 family residential construction	loan comm	itmen	ts					أ	F164	Contrastor with a			1.c.
(b) Commercial real estate, other con													
commitments					-				F165	8116-9-00 CE 11-64000	example in the second		1.c.
(2) NOT secured by real estate								- F					1.c.
d. Securities underwriting								Г	3817				1.d.
e. Other unused commitments:													
(1) Commercial and industrial loans									J457	Councer and a second			1.e.
(2) Loans to financial institutions								-					1.e.
(3) All other unused commitments													1.e.
2. Financial standby letters of credit								F	3819				2.
tem 2.a is to be completed by banks with \$1 bil								1000		Marine Mar			
a. Amount of financial standby letters of cred					3820			1000 A					2.a.
<ol> <li>Performance standby letters of credit</li> </ol>							1 1		3821	NATION CONTRACTOR	946217888-872-		3.
tem 3.a is to be completed by banks with \$1 bil								100	6.6.6				•
a. Amount of performance standby letters of					3822			12 (1454, 20-44)	8 F.			57 P	3.a.
. Commercial and similar letters of credit								2	3411		CTRONICLARD NAVIO		4.
5. Not applicable										5			
<ol> <li>Securities lent (including customers' securitie</li> </ol>	s lent where	e the d	custom	ner is									
indemnified against loss by the reporting ban									3433				6.
, , , , , , , , , , , , , , , , , , , ,	,												
		(Colu	mn A)			(Colu	ımn B)	2					
	S		otectic	n			d Protec	tion	打壊家				
7. Credit derivatives:	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
a. Notional amounts:													
(1) Credit default swaps	C968	and the second second second	an propinsi di si		C969								7.a.
(2) Total return swaps					C971			100000					7.a.
(3) Credit options					C973								7.a.
(4) Other credit derivatives					C975		††						7.a.
b. Gross fair values:													
	olshaliter (2019)	WELLIGHT	viimen (200800	AND DURING STREET		uuma <u>ssoullitiisille</u> f	arean castal (100804) (1	uraliyanîkî)62			n sa na a		
(1) Gross positive fair value	C219				C221		1 1	2		š			7.b.

<sup>&</sup>lt;sup>1</sup> 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, 2010**, Report of Condition.

## Schedule RC-L—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>					
(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)

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

			RCON	Bil	Mil	Thou
			· ·			
8. Spot foreign exchange contracts			8765			
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and		E	· ·			
of this item over 25 percent of Schedule RC, item 27.a, "Total bank ed	•	F	3430			
a. Securities borrowed						
b. Commitments to purchase when-issued securities	3434					
c. Standby letters of credit issued by a Federal Home Loan Bank on						
bank's behalf	C978					
d. TEXT 3555	3555					
e. TEXT 3556	3556					
f. TEXT 3557	3557					
0. All other off-balance-sheet assets (exclude derivatives) (itemize and						
describe each component of this item over 25 percent of Schedule R	C,					
item 27.a, "Total bank equity capital")			5591			
a. Commitments to sell when-issued securities	3435					
b. TEXT 5592	5592					
C. TEXT 5593	5593					
d. TEXT 5594	5594					
e. TEXT 5595	5595					
1. Year-to-date merchant credit card sales volume:		RCO	N Tril	Bil	Mil	Thou
a. Sales for which the reporting bank is the acquiring bank		C22	3			
b. Sales for which the reporting bank is the agent bank with risk		C22	4			

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<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

## Schedule RC-L—Continued

Dollar Amounts in Thousands		Intere	umn A est Ra	te	Foi	reign	umn E Excha	ange	E	quity	umn C Deriva	tive		Comm	umn D odity a Contra	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	-	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal			1	1				1			<u> </u>	1			1	1	
sum of items 13 and 14):		RC	ON 8693			RCC	DN 8694			RCC	ON 8695			RCC	ON 8696		
a. Futures contracts		RC	ON 8697			RCC	DN 8698			RCO	DN 8699			RCO	ON 8700		12.a.
b. Forward contracts																	12.b.
c. Exchange-traded option contracts:		RC	ON 8701			RCC	ON 8702	1		RCC	DN 8703	1		RCC	DN 8704	1	
(1) Written options		RC	 DN 8705			RCC	DN 8706			RCC	DN 8707			RCO	DN 8708		12.c.(1)
(2) Purchased options																	12.c.(2)
<ul><li>d. Over-the-counter option contracts:</li><li>(1) Written options</li></ul>		RC	ON 8709			RCC	ON 8710			RCO	ON 8711			RCC	ON 8712		12.d.(1)
		RC	ON 8713			RCC	ON 8714	1		RCC	DN 8715	1		RCC	ON 8716	1	
(2) Purchased options		RC	DN 3450			RCC	DN 3826			RCC	DN 8719			RCC	DN 8720		12.d.(2)
e. Swaps																	12.e.
13. Total gross notional amount of		RCO	DN A126	1		RCC	ON A127	1		RCC	DN 8723	1		RCC	DN 8724	1	-
derivative contracts held for trading 14. Total gross notional amount of																	13.
derivative contracts held for		RC	ON 8725			RCC	ON 8726			RCC	ON 8727			RCC	DN 8728		
purposes other than trading																	14.
<ul> <li>a. Interest rate swaps where the bank has agreed to pay a</li> </ul>		RC	ON A589		-												
fixed rate																	14.a.
<ol> <li>Gross fair values of derivative contracts:</li> </ol>																	
a. Contracts held for trading:		RC	ON 8733			RCC	ON 8734			RCO	ON 8735			RCO	ON 8736		
(1) Gross positive fair value		RC	ON 8737			RCC	DN 8738			RCO	DN 8739			RCO	ON 8740		15.a.(1)
<ul><li>(2) Gross negative fair value</li><li>b. Contracts held for purposes other</li></ul>																	15.a.(2)
than trading:		RC	ON 8741			RCC	ON 8742			RCO	ON 8743			RCO	ON 8744		1
(1) Gross positive fair value		RC	DN 8745			RCC	DN 8746			RCO	DN 8747			RCO	DN 8748		15.b.(1)
(2) Gross negative fair value																	] 15.b.(2)

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.

### Schedule RC-L—Continued

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

		(Colu s and Fir	Secu			(Colu noline Guara		cial	1		mn C) Fund			Sove	mn D) ereign nment		Corp	oratio	mn E) ons ar nterp	nd All	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<ul><li>a. Net current credit exposure</li></ul>	G418				G419				G420				G421		L.		G422				16.a
<ul> <li>b. Fair value of collateral:</li> <li>(1) Cash—U.S. dollar</li> </ul>	G423				G424				G425			T	G426				G427			T	16.b
(2) Cash—Other currencies	G428				G429				G430				G431				G432 G437				16.b
<ul><li>(3) U.S. Treasury securities</li><li>(4) U.S. Government agency and</li></ul>	G433				G434				G435				G436				G437		1		16.b
U.S. Government-sponsored agency debt securities	G438	-			G439			l allent.	G440			[	G441				G442				16.t
(5) Corporate bonds	G443		-		G444				G445				G446				G447		<u> </u>		16.t
<ul><li>(6) Equity securities</li><li>(7) All other collateral</li></ul>	G448 G453				G449 G454				G450 G455				G451 G456				G452 G457				16.b
(8) Total fair value of collateral (sum of	G458			in tool in the	G459				G460				G461				G462				

<sup>1</sup> 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 Thousand	S 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	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			1.b	o.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	. 3164		2.a	a.
(1) Estimated fair value of mortgage servicing assets A590			2.a	a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026		2.b	o.
c. All other identifiable intangible assets	5507		2.0	с.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426		2.d	d.
3. Other real estate owned:				
a. Construction, land development, and other land	5508		3.a	a.
b. Farmland			3.b	b.
c. 1–4 family residential properties	5510		3.c	с.
d. Multifamily (5 or more) residential properties			3.d	d.
e. Nonfarm nonresidential properties			3.e	е.
f. Foreclosed properties from "GNMA loans"	-		3.f.	f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			3.g	a.
4. Not applicable				5
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: <sup>1</sup>				
(a) One year or less	. F055		5.a	a.(1)(a)
(b) Over one year through three years			1 1	a.(1)(b)
(c) Over three years through five years			1 1	a.(1)(c)
(d) Over five years			1 1	a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a)				
above) <sup>2</sup>	2651		5.a	a.(2)
(3) Structured advances (included in items 5.a.(1)(a)–(d) above)			1 1	a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>				
(a) One year or less	F060		5.b	b.(1)(a)
(b) Over one year through three years	F061		1 1	b.(1)(b)
(c) Over three years through five years	Faaa		1 1	b.(1)(c)
(d) Over five years			1 1	b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item				\ /\-·/
5.b.(1)(a) above) <sup>4</sup>	B571		5 h	b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC,		·		
	. 3190			c.

<sup>&</sup>lt;sup>1</sup> Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

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<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Report fixed-rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

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# 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.
		RCON	Bil	Mil	Thou	
7	Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	Dii	IVIII	mou	7.
7.	Assets under the reporting bank's management in prophetary mutual funds and annulles	20.0		. <u> </u>		1.
8.	Primary Internet Website address of the bank (home page), if any					
	(Example: www.examplebank.com)					8.
0	De enviet the bank's laterant Wahaitee have transportional constility is a allow the bank's	RCON	Yes		No	
9.	Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Website?	4088	100			9.
		1000				9.
10	Secured liabilities:	RCON	Bil	Mil	Thou	
10.	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,					10.0
	items 5.b.(1)(a)–(d))	F065				10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings	RCON	Yes		No	
	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					13.a.(1)(a)(1)
	(2) Other construction loans and all land development and other land loans					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	1/470				
	extended under lines of credit	K172		<u> </u>		13.a.(1)(c)(1)
	(2) Closed-end loans secured by 1–4 family residential properties:	1/172				40 = (4)(-)(0)(-)
	(a) Secured by first liens					13.a.(1)(c)(2)(a)
	(b) Secured by junior liens					13.a.(1)(c)(2)(b)
	<ul><li>(d) Secured by multifamily (5 or more) residential properties</li></ul>	KI75				13.a.(1)(d)
	(e) Secured by nonnarm nonresidential properties. (1) Loans secured by owner-occupied nonfarm nonresidential properties	K176				13.a.(1)(e)(1)
	(1) Loans secured by owner-occupied nonnarm nonresidential properties					13.a.(1)(e)(2)
	(2) Not applicable					10.0.(1)(0)(2)
	(3) Commercial and industrial loans	K179				13.a.(3)
	<ul><li>(4) Loans to individuals for household, family, and other personal expenditures:</li></ul>					
	(a) Credit cards	K180				13.a.(4)(a)
	(b) Automobile loans					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)

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#### 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)
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I)		(j )			.,
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)):					
(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 <sup>1</sup>	K186				13.a.(5)(c)
Item 13.a.(5)(c)(1) is to be completed by: <sup>2</sup>					
<ul> <li>Banks with \$300 million or more in total assets</li> </ul>					
<ul> <li>Banks with less than \$300 million in total assets that have loans to finance</li> </ul>			4 4 4	a and a second	
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			Sillizmužnem	13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):			1		
(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	1 231 280	Se ind and Milli		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 <sup>3</sup>	K193				14.a.
b. Total assets of captive reinsurance subsidiaries <sup>3</sup>	K194		l		14.b.

<sup>1</sup> 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."

<sup>2</sup> 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, 201<sup>g</sup>, Report of Condition.

<sup>3</sup> 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?

е				
t				
		Num	ber	
	XXXX			
		Yes		No
	XXXX			

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

	3	Pasi 0 thro days a	mn A) t due ough 8 and sti ruing	9		Past o lays c anc	mn B) due 90 or mor I still ruing	)			ımn C accrua		
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.
<li>c. Secured by 1–4 family residential properties:</li>													
(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)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)
d. Secured by multifamily (5 or more) residential													
properties	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential													
properties:													
<ol> <li>Loans secured by owner-occupied</li> </ol>								1			1		
nonfarm nonresidential properties	F178				F180				F182				1.e.(1
<ol><li>Loans secured by other nonfarm</li></ol>								1			1		
nonresidential properties	F179				F181				F183				1.e.(2
<ol><li>Loans to depository institutions and</li></ol>								1			1		
acceptances of other banks	B834				B835				B836				2.
3. Not applicable											1		
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.
<ol><li>Loans to foreign governments and official</li></ol>									-				
institutions	5389				5390				5391				6.
7. All other loans <sup>1</sup>	5459				5460				5461				7.
3. Lease financing receivables	1226				1227				1228				8.
<ol><li>Debt securities and other assets (exclude</li></ol>													
other real estate owned and other repossessed									-				
assets)	3505				3506				3507				9.

<sup>&</sup>lt;sup>1</sup> 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.

		Pas 0 thro days a	imn A) t due ough 8 and sti ruing	39		Past o days o and	imn B) due 90 or mor d still ruing	Ś		·	imn C accrua	·	
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	K036				K037				K038				10.
a. Guaranteed portion of loans and leases													
included in item 10 above, excluding													
rebooked "GNMA loans"	K039				K040				K041				10.a.
b. Rebooked "GNMA loans" that have been													
repurchased or are eligible for repurchase								_					
included in item 10 above	K042				K043				K044				10.b.
11. Loans and leases reported in items 1 through													
8 above that are covered by loss-sharing													
agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and													
other land loans:													
(a) 1–4 family residential construction													
loans	K045				K046				K047				11.a.(1)(a)
(b) Other construction loans and all													
land development and other land													
loans	K048				K049				K050				11.a.(1)(b)
(2) Secured by farmland	K051				K052				K053				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	K054				K055				K056				11.a.(3)(a)
(b) Closed-end loans secured by													
1–4 family residential properties:								1			1		
(1) Secured by first liens	K057				K058				K059				11.a.(3)(b)(1)
(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:													
(a) Loans secured by owner-occupied													
nonfarm nonresidential properties	K066				K067				K068				11.a.(5)(a)
(b) Loans secured by other nonfarm													
nonresidential properties	K069				K070				K071				11.a.(5)(b)
b. Not applicable													
c. Commercial and industrial loans	K075				K076				K077				11.c.

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#### Schedule RC-N-Continued

	3	Pas 0 thro days a	imn A) t due ough 8 and st ruing	89	C	Past o lays o and acc	imn B) due 90 or mor I still ruing	) e		Nona	umn C accrua		
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:	a	1	riteria T	1			(Херн. — Г	1	a CB - S				
(1) Credit cards	K078				K079		ļ	<u> </u>	K080				11.d.(1)
(2) Automobile loans	K081				K082	9-275 Million			K083		1		11.d.(2)
(3) Other consumer loans (includes single													
payment, installment, all student loans,													
and revolving credit plans other than			i I				1				T		
credit cards)	K084			ļ	K085				K086		<u> </u>		11.d.(3)
e. All other loans and all leases	K087			1	K088				K089			and any formation of the	11.e.
Itemize the past due and nonaccrual													
amounts included in item 11.e above for													
the loan and lease categories for which													
amounts were reported in Schedule RC-M,		E.											
items 13.a.(5)(a) through (d):						ĥ.							
(1) Loans to depository institutions and					ļ			l Carlor de la Carlo T			1		
acceptances of other banks	K091	29. 1. C. C. R. 180			K092			No. Browlige	K093				11.e.(1)
(2) Loans to foreign governments and			1				T						
official institutions	K095				K096				K097				11.e.(2)
(3) Other loans <sup>1</sup>	K099	a Sidada Aucau		1	K100				K101				11.e.(3)
		5.80 T											
Item 11.e.(3)(a) is to be completed by: <sup>2</sup>									12,000	es de			
<ul> <li>Banks with \$300 million or more in total</li> </ul>													
assets													
<ul> <li>Banks with less than \$300 million in</li> </ul>													
total assets that have loans to finance									1.100				
agricultural production and other loans													
to farmers (Schedule RC-C, part l,													
item 3) exceeding 5 percent of total							82. V. E						
loans													
(a) Loans to finance agricultural													
production and other loans to						/ x							
farmers included in Schedule RC-N,				T			n și T						
item 11.e.(3), above	K072		<u> </u>		K073			· · ·	K074		+		11.e.(3)(a)
(4) Lease financing receivables	K269	e e Contra de Co			K271		DATION NO		K272				11.e.(4)
f. Portion of covered loans and leases													
included in items 11.a through 11.e above					a ar an								
that is protected by FDIC loss-sharing			UHUU T					1					
agreements	K102		<u> </u>		K103		<u> </u>	1	K104		<u> </u>	1	11.f.

<sup>&</sup>lt;sup>1</sup> 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."

<sup>&</sup>lt;sup>2</sup> 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, 201<sup>(h)</sup>, Report of Condition.



## Schedule RC-N—Continued

	3	0 thro days a	mn A) t due ough 8 and sti ruing	9		Past lays ( and	imn B due 9 or moi d still ruing	0			ımn C accrua	-	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans restructured in troubled debt											St. g		
restructurings included in Schedule RC-N,													
items 1 through 7, above (and not reported in													
Schedule RC-C, Part I, Memorandum item 1):		9.05							1.00				
a. Construction, land development, and other													
land loans:													
(1) 1–4 family residential construction				1			F - 11	Г			fillin. T		
loans	K105				K106				K107	nexes and			M.1.a
(2) Other construction loans and all land				T			in an i	T III			T		
development and other land loans	K108			) Her Such (Sa	K109		66.35-	<u>)</u> 59.65 mil	K110			1 22	M.1.a
b. Loans secured by 1–4 family residential	Faat		Г <sup></sup>	T I	Feed		2.128.13	1	5000		14.3	1	
properties	F661	1			F662	80 N N			F663				M.1.I
c. Secured by multifamily (5 or more)		3.000	I			<u>.</u>	T		-	Âđ.			
residential properties	K111	Selected			K112				K113				M.1.0
d. Secured by nonfarm nonresidential													
properties:							2 S. F						
(1) Loans secured by owner-occupied			r - Carlon	T T			A ROLL	T <u>ing</u>			1		
nonfarm nonresidential properties	K114		i film		K115	WRM 7		r Eure F	K116				M.1.
(2) Loans secured by other nonfarm			I I I I I I I I I I I I I I I I I I I	1		4	1	T T	<u> </u>	10.29			
nonresidential properties	K117				K118				K119			<u> </u>	M.1.
e. Commercial and industrial loans	K257		Service of the		K258	Get al la			K259			1700 ANN 18565	M.1.
Memorandum items 1.e.(1) and (2) are to be													ł
completed by banks with \$300 million or		4.494		24. S						R Y			
more in total assets (sum of Memorandum													
items 1.e.(1) and (2) must equal													
Memorandum item 1.e):1				T							1		
(1) To U.S. addressees (domicile)	K120				K121				K122		Ì		M.1.0
(2) To non-U.S. addressees (domicile)	K123	2 × × ×			K124				K125		1	STA BARAN	M.1.
f. All other loans (include loans to individuals													
for household, family, and other personal			i i i i i i i i i i i i i i i i i i i			22					T T		
expenditures)	K126				K127				K128				M.1.1
Itemize loan categories included in													
Memorandum item 1.f, above that exceed													
10 percent of total loans restructured in													
troubled debt restructurings that are past due		h e ve											
30 days or more or in nonaccrual status													
(sum of Memorandum items 1.a through 1.e													
plus 1.f, columns A through C):								T				No. No.	
(1) Loans secured by farmland	K130	NA92		1411-341-1341	K131	P		l Culture Core	K132				<b>M.1</b> .1
(2) Loans to depository institutions and			1 1 (C) 1				i i i						
acceptances of other banks	K134	L	1	1	K135		1		K136		1		M.1.f

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

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## Schedule RC-N—Continued

		3	Pas 0 thro lays a	imn A t due bugh 8 and st ruing	39			lue 90	)			mn C) ccrua		
Dollar Amounts in T	housands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. f. (4) Loans to individuals for house	nold,													
family, and other personal expe	nditures:								1					
(a) Credit cards		K274				K275				K276				M.1.f.(4)(a
(b) Automobile loans		K277	0000 Magamaka	di Meninia ya		K278	need strategy	11.517.000		K279		All the second		M.1.f.(4)(t
(c) Other consumer loans (inc	ludes										et h			
single payment, installmen	t, all													
student loans, and revolvir	-	· · · · · · · · · · · · · · · · · · ·		1. I	1								8	
plans other than credit car	-	K280	di kita di Katal	S. or Mathia		K281				K282				M.1.f.(4)(d
(5) Loans to foreign governments														
official institutions		K283				K284				K285				M.1.f.(5)
(6) Other loans <sup>1</sup>		K286				K287				K288				M.1.f.(6)
Memorandum item 1.f.(6)(a) is to b completed by: <sup>2</sup>														
Banks with \$300 million or mol assets														
<ul> <li>Banks with less than \$300 mill</li> </ul>														
total assets that have loans to														
agricultural production and ot					i de la									
to farmers (Schedule RC-C, pa						19. M. (2). Al 19. M. (2).								
item 3) exceeding 5 percent of	total												Sec. 1	
loans														
(a) Loans to finance agricultur														
production and other loans												Ŵ.		
farmers included in Sched	•	K138				K139				K140				M 1 F (C) (
Memorandum item 1.f.(6), a 2. Loans to finance commercial real estate				<b>l</b>										M.1.f.(6)(a
construction, and land development acti	•													
(not secured by real estate) included in	VIIICO													
Schedule RC-N, items 4 and 7, above		6558				6559				6560	mpby Stripping			M.2.
3. Memorandum items 3.a. through 3.d are														
completed by banks with \$300 million of														
in total assets: <sup>2</sup>														
a. Loans secured by real estate to non-l	J.S.													
addressees (domicile) (included in														
Schedule RC-N, item 1, above)		1248				1249				1250				М.З.а.
b. Loans to and acceptances of foreign														
(included in Schedule RC-N, item 2,	above)	5380	2566366490		014200000000000000	5381	111111591180em100111	an state and the	81:98110-13461012-444	5382	And the second second	29 EURIS (1997)		M.3.b
c. Commercial and industrial loans to no	on-U.S.													
addressees (domicile) (included in				100 K 1										
Schedule RC-N, item 4, above)		1254		104380 Marine		1255	1 alexandra			1256	20 <u>079150400</u>			M.3.c.
d. Leases to individuals for household, f	-													
and other personal expenditures (inc				ren opi då I	180 - AND 1				1. I					
in Schedule RC-N, item 8, above)		F166			<u> </u>	F167				F168			L.	M.3.d.

<sup>&</sup>lt;sup>1</sup> 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."

<sup>&</sup>lt;sup>2</sup> 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.

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## Schedule RC-N—Continued

#### Memoranda—Continued

	3	Pasi 0 thro lays a	mn A) t due ough 8 and sti ruing	9		Past d days o and	imn B) due 90 or mor d still ruing	)			imn Cj accrua		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<ul> <li>Memorandum item 4 is to be completed by:<sup>1</sup></li> <li>banks with \$300 million or more in total assets</li> <li>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:</li> <li>4. Loans to finance agricultural production</li> </ul>													
and other loans to farmers (included in								1					
<ul> <li>Schedule RC-N, item 7, above)</li> <li>5. Loans and leases held for sale and loans measured at fair value (included in Schedule</li> </ul>	1594				1597				1583				M.4.
RC-N, items 1 through 8, above): a. Loans and leases held for sale	C240				C241	839923		(18)21836 <u>2</u> 1 [	C226		T NA G		M.5.a.
b. Loans measured at fair value:							J	L		1			WI.J.a.
(1) Fair value	F664				F665				F666				M.5.b.(1
(2) Unpaid principal balance	F667				F668				F669				M.5.b.(2
		Pasto	mn A) lue 30 89 da	)		Past o	imn B) due 90 or mor	)					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	1				
Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: <sup>1</sup> 6. Derivative contracts: Fair value of amounts carried as assets	3529				3530				M.6.				
	·		<u>ــــــــــــــــــــــــــــــــــــ</u>	ı .			•		_ 		T	1	1
									RCON C410	Bil	Mil	Thou	NA 7
7. Additions to nonaccrual assets during the quarter.									C410				M.7. M.8.
8. Nonaccrual assets sold during the quarter				•••••							L	I	IVI.Ö.

<sup>1</sup> 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, 201***β*<sup>l</sup>, 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				Pas	(Colur st due more accr	90 da and s	ays	(Column C) Nonaccrual					
9. Purchased credit-impaired	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
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,		1	,			1				ł	1 1			
items 1 though 7, above	XXXX				XXXX				XXXX					

50

## 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. IN SERT  $\hat{(x)}$ 

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(i) 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       K652       4.         4. Average consolidated total assets       K652       4.         a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)       Number       K653         5. Average tangible equity1       K653       6.         6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions       K655       5.         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):       G465       7.c.         a. One year or less.       G466       7.t.       7.c.         b. Over one year through three years.       G466       7.t.         c. Over three years through three years.       G466       7.t.         a. One year or less.       G470       8.t.         b. Over one year through three years.       G471       8.d.         c. Over three years through three years.       G471       8.d.         c. Over three years chough three years.       G471       8.d.		Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Deposit Insurance Act and FDIC regulations       Image: Construction of the sector of th	1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal					
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.       F237       2.         3. Not applicable       4. Average consolidated total assets.       6.         4. Average consolidated total assets.       1.       6.         a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)       1.       1.         5. Average tangible equity1       1.       1.       1.         6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions       1.       1.         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):       2.       2.         a. One year or less.       1.       2.       2.       2.         b. Over one year through five years.       1.3.       2.       2.       2.         c. Over five years.       2.       2.       4.       4.         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8. a through 8.d must equal Schedule RC, item 19):       2.       2.       2.         a. One year or less.       2.       2.       2.       4.       4.         b. Over one year through five years.       2.       2.       2.       4.       3.         c. Over thr			F236				1
3. Not applicable       K652       4.         4. Average consolidated total assets       K652       4.         a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)       Number       K653         5. Average tangible equity1       K653       6.         6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions       K654       5.         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):       G465       7.c.         a. One year or less.       G466       7.t.       7.c.         b. Over one year through five years.       G468       7.c.         c. Over three years through five years.       G468       7.c.         a. One year or less.       G469       8.e.         b. Over one year through five years.       G468       7.c.         c. Over three years through five years.       G470       8.t.         c. Over three years through five years.       G470       8.t.         c. Over one year through three years.       G470       8.t.         d. Over five years.       G471       8.c.         d. Over five years.       G471       8.c.         d. Over five years.       G472       8.c.	2.		F237				
4. Average consolidated total assets							
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)       Number       4.2         b. Average tangible equity1       K653       Bit       Mit       Thou         5. Average tangible equity1       K653       K655       6.         6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions       K654       5.         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):       G465       7.c.         a. One year or less.       G466       7.t.       G468       7.c.         b. Over one years through five years.       G468       7.c.       G468       7.c.         c. Over three years through five years.       G469       8.z.       G470       8.z.         b. Over one year through five years.       G470       8.z.       G471       8.c.         c. Over five years.       G471       8.c.       G472       8.c.         b. Over one year through five years.       G471       8.c.       G472       8.c.         d. Over five years.       G471       8.c.       G472       8.c.         b. Over one year through five years.       G471       8.c.       G472       8.c.         d. Over five year			K652				4
averaging, enter 2)       K653       K653       4.e.         5. Average tangible equity1       Bit       Mit       Thou         6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions       K655       5.         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):       G465       7.e.         a. One year or less.       G466       7.e.       G466       7.e.         b. Over one year through three years.       G466       7.e.       G468       7.e.         c. Over three years through five years.       G469       8.e.       8.e.       G470       7.e.         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d       G470       8.e.       8.e.         b. Over one year through three years       G470       8.t.       G470       8.t.         c. Over three years through three years       G470       8.t.       G472       8.c.         d. Over five years       G470       8.t.       G472       8.c.         d. Over five years       G471       8.c.       G472       8.c.         d. Over five years       G470       8.t.       G472       8.c.         d. Over five	••	· · · · · · · · · · · · · · · · · · ·				•	
5. Average tangible equity1       8i       Mit       Thou         5. Average tangible equity1       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):       6.       6.         a. One year or less.       G465       7.c.         b. Over one year through three years       G466       7.t.         c. Over three years through five years       G466       7.t.         a. One year or less.       G466       7.t.         b. Over one year through three years       G468       7.c.         G468       7.c.       G468       7.c.         B. Unserver one year through three years       G467       7.c.         c. Over three years through three years       G470       8.t.         c. Over three years through three years       G470       8.t.         c. Over three years through three years       G470       8.t.         c. Over three years through three years       G471       8.c.         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         0. Banker's bank certification		L Corol					4 2
3. Archarge anjula equiption equal to Schedule RC-M, items 5.b. (1)(a)—(d) minus item 10.b):       3.       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):       3.       6.         a. One year or less.       G465       7.c.         b. Over one year through five years       G466       7.c.         c. Over five years				Bil	Mil	Thou	7.0
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):       G465       7.a         a. One year or less       G466       7.t.         b. Over one year through three years       G466       7.t.         c. Over three years sthrough five years       G469       7.c.         d. Over five years       G469       8.t.         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d.       6470       7.c.         a. One year or less       G469       8.t.       8.t.         b. Over one year through three years       G470       8.t.         c. Over three years through five years       G471       8.c.         d. Over five years       G472       8.t.         b. Over one year through three years       G471       8.c.         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       Bil Mil Thou       K656       10.a         b. Banker's bank deduction limit       K658       10.a       10.a       10.a         11. Custodial bank certification:<	5	Average tangible equity1	K654				5
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): <ul> <li>G465</li> <li>G466</li> <li>T.t.</li> <li>G466</li> <li>C. Over three years through three years</li> <li>G466</li> <li>G468</li> <li>T.t.</li> <li>G468</li> <li>C. Over three years through three years</li> <li>G468</li> <li>G468</li> <li>T.t.</li> <li>G466</li> <li>T.t.</li> <li>G466</li> <li>T.t.</li> <li>G466</li> <li>T.t.</li> <li>G466</li> <li>T.t.</li> <li>G466</li> <li>T.t.</li> <li>G468</li> <li>T.t.</li> <li>G469</li> <li>Stabordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d.</li> <li>Must equal Schedule RC, item 19):</li></ul>			K655				
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.c.         b. Over one year through three years       G466       7.b.       7.c.         c. Over three years through three years       G466       7.c.         d. Over five years.       G468       7.c.         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):       G469       8.a.         a. One year or less.       G470       8.c.         b. Over one year through three years       G470       8.c.         c. Over three years through three years       G470       8.c.         d. Over gear or less.       G470       8.c.         b. Over one year through three years       G471       8.c.         c. Over three years through five years       G471       8.c.         g. 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?       K656       10.a         11. Custodial bank certification:       Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?       11.a         11. distil t					·		0.
a. One year or less.       G465       7.ε         b. Over one year through three years       G466       7.ε         c. Over three years through five years       G467       7.ε         d. Over five years       G467       7.ε         d. Over five years       G468       7.ε         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d       G469       8.ε         must equal Schedule RC, item 19):       a. One year or less.       G469       8.ε         b. Over one year through three years       G470       8.t         c. Over three years through five years       G471       8.c         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       0       0       8.1         Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?       10.a         11. Custodial bank certification:       10.a       10.a       10.a         12. Custodial bank certification:       10.a       10.a       10.b         13. Mil       Thou       11.a       11.a         14. Custodial bank deduction       11.a       11.a       11.a         14. Custodial bank	•••						
b. Over one year through three years       G466       7.t.         c. Over three years through five years       G467       7.c.         d. Over five years       G468       7.c.         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d       G469       8.c.         must equal Schedule RC, item 19):       a. One year or less.       G469       8.c.         b. Over one year through three years       G470       8.t.         c. Over three years through five years       G471       8.c.         d. Over five years       G471       8.c.         o. Over one year through three years       G471       8.c.         c. Over three years through five years       G472       8.c.         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       0       0       8.c.       8.c.         b. Banker's bank deduction       K656       10.a       10.a       10.a         b. Banker's bank deduction       K657       10.a       10.a       10.b         11. Custodial bank certification:       K659       10.b       10.a       10.b         12. Guidal bank certification:       No       K659       11.a       11.a <td></td> <td>•</td> <td>G465</td> <td></td> <td></td> <td></td> <td>7 -</td>		•	G465				7 -
c. Over three years through five years       G467       7. c.         d. Over five years       G468       7. c.         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):       G469       8. a.         a. One year or less       G470       8. a.         b. Over one year through three years       G470       8. a.         c. Over three years through three years       G471       8. a.         d. Over five years       G471       8. c.         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       0.       G803       9.         10. Banker's bank deduction       K656       10.       10. a.         b. Banker's bank deduction       K656       10. a.       10. a.         11. Custodial bank certification:       K658       10. a.       10. a.         12. Custodial bank certification:       K658       10. a.       10. a.         13. Custodial bank certification:       K659       11.       11. a.         14. Custodial bank certification:       K659       11. a.       11. a.         14. a. Custodial bank deduction       K659       11. a.       11. a. <td< td=""><td></td><td>•</td><td>G466</td><td></td><td></td><td></td><td></td></td<>		•	G466				
d. Over five years       G468       7. c         8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):       G469       8. a         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       G471       8. c         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       0       0       8.1       10. a         Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?       8657       10. a         If the answer to item 10 is "YES," complete items 10.a and 10.b.       8658       10. a         11. Custodial bank certification:       0       6659       11.         11. Custodial bank certification:       6659       11.       11. a         12. Get deposits       11. a       11. a       11. a         13. Custodial bank deduction       11. a       11. a       11. a			G467	• • • • • • •			1
<ul> <li>8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): <ul> <li>a. One year or less.</li> <li>b. Over one year through three years</li> <li>c. Over three years through five years.</li> <li>d. Over five years.</li> <li>g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)</li> <li>d. Banker's bank certification:</li> <li>Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?</li> <li><i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i></li> <li>a. Custodial bank deduction</li> </ul></li></ul>			G468				
must equal Schedule RC, item 19):       a. One year or less       G469       8.z.         b. Over one year through three years       G470       8.t.         c. Over three years through five years       G471       8.c.         g. 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?       No       K656       10.         11. Custodial bank certification:       Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?       No       10.a         11. Custodial bank certification:       Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         11. Custodial bank certification:       Does the reporting institution meet the definition of a custodial bank set forth in FDIC       He answer to item 11 is "YES," complete items 11.a and 11.b.       11.         a. Custodial bank deduction       Hill Thou       Hill Thou       Hill Thou         11. a       Used       Hill Thou       Hill Thou         11. a       Hill Hill Thou       Hill Thou       Hill Thou         11.a       Hill Hill Thou       Hill Thou       Hill Thou         11.a       <	8	•			l L	<b>.</b>	1.0
a. One year or less       G469       8.z.         b. Over one year through three years       G470       8.t.         c. Over three years through five years       G471       8.t.         c. Over five years       G471       8.t.         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       G803       9.         Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?       K656       10.         If the answer to item 10 is "YES," complete items 10.a and 10.b.       Bil Mil Thou       10.a         a. Banker's bank deduction limit.       K658       10.b         11. Custodial bank certification:       K659       10.a         Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         11. Custodial bank certification:       K659       11.       11.         If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bil Mil Thou       11.a         If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bil Mil Thou       11.a         If the answer to item 11 is "YES," complete items 11.a and 11.b.       III.       III.a	0.						
b. Over one year through three years       G470       8.t         c. Over three years through five years       G471       8.c         d. Over five years       G472       8.c         g. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       000000000000000000000000000000000000			G469				8-
c. Over three years through five years       G471       8.c         d. Over five years       G472       8.c         9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)       G803       9.         10. Banker's bank certification:       00es the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?       No       10.         If the answer to item 10 is "YES," complete items 10.a and 10.b.       8.d       10.       10.a         Banker's bank deduction limit.       No       K657       10.a         11. Custodial bank certification:       Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         K659       11.       Bil       Mil       Thou         a. Custodial bank deduction       11.a and 11.b.       Bil       Mil       Thou         a. Custodial bank deduction       11.a       11.a       11.a       11.a			G470				
d. Over five years       G472       8.c         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?       No       K656       10.         If the answer to item 10 is "YES," complete items 10.a and 10.b.       Bil       Mil       Thou       K658       10.a         11. Custodial bank certification:       Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No       K659       11.         11. fi the answer to item 11 is "YES," complete items 11.a and 11.b.       Bil       Mil       Thou       K650       11.         11. a. Custodial bank deduction       If the answer to item 11 is "YES," complete items 11.a and 11.b.       I1.a       I1.a       I1.a			G471	•			1
<ul> <li>9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)</li> <li>10. Banker's bank certification:</li> <li>Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?</li> <li>If the answer to item 10 is "YES," complete items 10.a and 10.b.</li> <li>a. Banker's bank deduction</li> <li>b. Banker's bank deduction limit</li> <li>11. Custodial bank certification:</li> <li>Does the reporting institution meet the definition of a custodial bank set forth in FDIC</li> <li>If the answer to item 11 is "YES," complete items 11.a and 11.b.</li> <li>a. Custodial bank deduction</li> </ul>			G472				1
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?	q		G803				1
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	*.	Banker's hank certification:			L		3.
business conduct test set forth in FDIC regulations?       K656       10.         If the answer to item 10 is "YES," complete items 10.a and 10.b.       Bil       Mil       Thou         a. Banker's bank deduction       K657       10.         b. Banker's bank deduction limit       K658       10.a         11. Custodial bank certification:       K659       11.         Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bil       Mil       Thou         a. Custodial bank deduction       11.a       11.a       11.a	10.			Yes		No	
If the answer to item 10 is "YES," complete items 10.a and 10.b.       Bil       Mil       Thou         a. Banker's bank deduction.       K657       10.a         b. Banker's bank deduction limit.       K658       10.b         11. Custodial bank certification:       Yes       No         Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bil       Mil       Thou         a. Custodial bank deduction       11.a       11.a       11.a			K656				10
a. Banker's bank deduction.       K657       10.a         b. Banker's bank deduction limit.       K658       10.b         11. Custodial bank certification:       K658       10.b         Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bit       Mit       Thou         a. Custodial bank deduction       11.a       11.a       11.a		•		Bil	Mil	Thou	10.
b. Banker's bank deduction limit		•	K657				10 -
11. Custodial bank certification:       Ves       No         Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         regulations?       If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bit       Mit       Thou         a. Custodial bank deduction       11.a       11.a       11.a       11.a			K658				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC       Yes       No         regulations?	11						10.0
regulations?       K659       11.         If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bit       Mil       Thou         a. Custodial bank deduction       K660       11.a				Yes		No	
If the answer to item 11 is "YES," complete items 11.a and 11.b.       Bit       Mit       Thou         a. Custodial bank deduction       K660       11.a			K659				11
a. Custodial bank deduction		V		Bił	Mil	Thou	
1/201			K660				11 2
							11.a.

<sup>1</sup> 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 ()

#### **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)

	m 9.a is to be completed on a fully consolidated basis by all institutions t own another insured depository institution.			
a.	Fully consolidated reciprocal brokered deposits	XXXX		

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## Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil M	lil 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) <i>Number</i> of deposit accounts (excluding retirement accounts) <u>Number</u>	- 			
of \$250,000 or less				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				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)
Number			a ta data	
(2) Number of retirement deposit accounts of \$250,000 or less				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)
Number				
(2) Number of retirement deposit accounts of more than \$250,000 F048	2			M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>2</sup>				
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid			17 Z.C.	
(see instructions) <sup>3</sup>	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 C	ert. No.	
TEXT A545	A545			M.3.
				_
Dollar Amounts in Thousands	RCON	Bil N	1il Thou	1
4. Not applicable.				
Memorandum items 5.a and 5.b are to be completed by all banks.			ann a' s	
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 Number				
than \$250,000				M.5.b.

<sup>1</sup> 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.

<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2019,<sup>1</sup> Report of Condition.

<sup>3</sup> 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.

<sup>4</sup> Excludes interest-bearing demand deposits.

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## 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				L	
real estate:			en e		
a. Total unfunded commitments	K676				M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government				·	WI. 10.a.
(including the FDIC)	K677				M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee				I	WI. TO.D.
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,	1.0001			1	IVI. I I .
•	K678			[	M 40
Memorandum item 2.d)	110101			L	M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex				1	
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):	K679				
a. Construction, land development, and other land loans secured by real estate					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			<u> </u>	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				r	
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	ļ			57	
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 2

### 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.		tion of loans restructured in troubled debt restructurings that are in npliance with their modified terms and are guaranteed or insured by the		
	U.S	. government (including the FDIC) (included in Schedule RC-C, part I,		 
	Me	morandum item 1)	XXXX	
"larg	ge in	ndum item 17 is to be completed on a fully consolidated basis by those stitutions" and "highly complex institutions" as defined in FDIC ons that own another insured depository institution.		
17.	Sel	ected fully consolidated data for deposit insurance assessment		
	pur	poses:		
	a.	Total deposit liabilities before exclusions (gross) as defined in		 
		Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	XXXX	
	b.	Total allowable exclusions, including interest accrued and unpaid on		
		allowable exclusions	XXXX	
	C.	Unsecured "Other borrowings" with a remaining maturity of one year		
		or less	XXXX	
	d.	Estimated amount of uninsured deposits, including related interest		
		accrued and unpaid	XXXX	

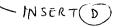
## Schedule RC-P-1-4 Family Residential Mortgage Banking Activities

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

Dollar Amo	ounts in Thousands	RCON	Bil	Mit	Thou	
<ol> <li>Retail originations during the quarter of 1–4 family residential mortgage loans for sale<sup>2</sup>:</li> </ol>	or					
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:						1.0.
(1) Total commitment under the lines of credit		F670				1.c.(1)
(2) Principal amount funded under the lines of credit		F671				1.c.(1)
2. Wholesale originations and purchases during the quarter of 1–4 family resident						1.0.(2)
mortgage loans for sale:2		4				
a. Closed-end first liens		F068				2.a.
b. Closed-end junior liens		F069				2.a. 2.b.
c. Open-end loans extended under lines of credit:						2.0.
(1) Total commitment under the lines of credit		F672			9 XXIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	2.c.(1)
(2) Principal amount funded under the lines of credit		F673				2.c.(1) 2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:					i i i	2.0.(2)
a. Closed-end first liens		F070	inita anno 1980 (			3.a.
b. Closed-end junior liens		F071				3.a. 3.b.
c. Open-end loans extended under lines of credit:						J.D.
(1) Total commitment under the lines of credit		F674	L-tentini Stocki () 499		2388 IU 2000 IU I CAPU	3.c.(1)
(2) Principal amount funded under the lines of credit		F675				3.c.(1) 3.c.(2)
<ol> <li>4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (in</li> </ol>						3.C.(Z)
Schedule RC, items 4.a and 5):						
a. Closed-end first liens		F072	4			4.0
b. Closed-end junior liens		F073				4.a. 4.b.
c. Open-end loans extended under lines of credit:						4.D.
(1) Total commitment under the lines of credit.		F676		28971		1 ~ (1)
(1) Total communent under the lines of credit		F677				4.c.(1)
5. Noninterest income for the quarter from the sale, securitization, and servicing o			<b>.</b>			4.c.(2)
residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i)	•	RIAD				
a. Closed-end 1–4 family residential mortgage loans		F184	<u>noas</u> tan in i	æ19.0000.00		5.a.
<ul> <li>b. Open-end 1–4 family residential mortgage loans extended under lines of cre</li> </ul>		F560				5.a. 5.b.
<ol> <li>6. Repurchases and indemnifications of 1–4 family residential mortgage loans during and the solution of the solut</li></ol>						5.0.
quarter:	ing me	RCON		2		
a. Closed-end first liens		F678	I X X			6.0
b. Closed-end junior liens		F679				6.a.
c. Open-end loans extended under lines of credit:						6.b.
(1) Total commitment under the lines of credit.		F680			<u>112.1-E01000</u>	60(1)
(2) Principal amount funded under the lines of credit		F681				6.c.(1)
		1.001	1			6.c.(2)

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

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



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

7.		presentation and warranty reserves for 1-4 family residential mortgage ns 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		

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

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

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

	To F	tal Fa Report	mn A) ir Valu ted on ule RC		LESS: in the	Amo e Dete	mn B) unts N ermina air Val	tion	(Colu Level 1 F Measu	Lev	vel 2 F	mn D) Fair Va remer	alue	(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	1				1			1	1
1. Available-for-sale securities	1773				G474				G475			G476				G477			
2. Federal funds sold and securities purchased										1	1								1
under agreements to resell	G478				G479				G480			G481				G482			
3. Loans and leases held for sale	G483				G484				G485			G486				G487			
4. Loans and leases held for investment	G488				G489				G490			G491				G492			
5. Trading assets:																			
a. Derivative assets	3543				G493				G494			G495				G496			
b. Other trading assets	G497				G498				G499			G500				G501			
(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			
6. All other assets	G391				G392				G395			G396				G804			
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			
pius tient oj										1									
LIABILITIES																			
8. Deposits	F252				F686				F694			F253				F254			
9. Federal funds purchased and securities sold																			
under agreements to repurchase	G507				G508				G509			G510				G511			
10. Trading liabilities:																			
a. Derivative liabilities	3547				G512				G513			G514				G515			
b. Other trading liabilities	G516				G517				G518			G519				G520			
11. Other borrowed money	G521				G522				G523			G524				G525			
12. Subordinated notes and debentures	G526				G527				G528			G529				G530			
13. All other liabilities	G805				G806				G807			G808				G809			
14. Total liabilities measured at fair value on a																			
	G531				G532				G533		1	G534				G535			
recurring basis (sum of items 8 through 13)	0001				0002						1	0001				0000			

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## Schedule RC-Q—Continued

	Tc I	otal Fa Repor	mn A) air Valu ted on ule RC	1	LESS in the	(Column B) ESS: 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):										1		1							1	
a. Mortgage servicing assets	G536				G537				G538				G539				G540			
b. Nontrading derivative assets	G541				G542				G543				G544				G545			
C. G546	G546				G547				G548				G549				G550			
d. G551	G551				G552				G553				G554				G555			
e G556	G556				G557				G558				G559				G560			
f. G561	G561				G562				G563				G564				G565			
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										1	1	1			1				1	
derivatives)	F261				F689				F697				F262				F263			
b. Nontrading derivative liabilities	G566				G567				G568				G569				G570			
C. TEXT G571	G571				G572				G573				G574				G575			
d. TEXT G576	G576				G577				G578				G579				G580			
e. TEXT G581	G581				G582				G583				G584				G585			
f. TEXT G586	G586				G587				G588				G589				G590			

# Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Tie	r 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 <sup>1</sup> (if a gain, report as a		1 (1) 			
	positive value; if a loss, report as a negative value)	8434				2.
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities <sup>1</sup> (report loss as a positive					
	value)	A221				3.
4.	LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if again, report as a positive					
	value; if a loss, report as a negative value)	4336		r		4.
5.	LESS: Nonqualifying perpetual preferred stock	B588				5.
	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589				6.
	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		<u> </u>			1.0.
	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	alakan yan nigi kiçi k			7.b.
8	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227				7.D. 8.
	a. LESS: Disallowed servicing assets and purchased credit card relationships	B591				о. 9.а.
9.	b. LESS: Disallowed deferred tax assets	5610				
40	Other additions to (deductions from) Tier 1 capital	B592				9.b.
		8274				10.
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	02/4				11.
Tio	r 2 capital					
	•	5306				40
	Qualifying subordinated debt and redeemable preferred stock	B593				12.
	Cumulative perpetual preferred stock includible in Tier 2 capital	5310				13.
	Allowance for loan and lease losses includible in Tier 2 capital.					14.
	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
	Other Tier 2 capital components	B594				16.
	Tier 2 capital (sum of items 12 through 16)	5311				17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
10	Tier 3 capital allocated for market risk	1395		<u> </u>		10
		B595				19. 20
	LESS: Deductions for total risk-based capital	3792				20.
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3/92		ļ i		21.
To	al assets for leverage ratio					
	Average total assets (from Schedule RC-K, item 9)	3368				22.
	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590				23.
	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).	B591			_	24.
	LESS: Disallowed deferred tax assets (from item 9.b above).	5610				25.
	LESS: Other deductions from assets for leverage capital purposes	B596				
		A224				26.
<u>_</u>	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224				27.
Δd	justments for financial subsidiaries					
	a. Adjustment to Tier 1 capital reported in item 11	C228				28.a.
20.	b. Adjustment to total risk-based capital reported in item 21	B503				20.a. 28.b.
20	Adjustment to risk-weighted assets reported in item 62.	B504				20.D. 29.
	Adjustment to average total assets reported in item 27	B505				29. 30.
00.	rajuomon to avoidge total about reported in term 21			1	f	50.

<sup>1</sup> 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		

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# Schedule RC-R—Regulatory Capital—Continued

#### **Capital ratios**

(Column B is to be completed by all banks. Column A is to be completed by		(Column A)		(Column B)	
banks with financial subsidiaries.)	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio <sup>1</sup>	7273		7204		31.
32. Tier 1 risk-based capital ratio <sup>2</sup>	7274		7206		32.
33. Total risk-based capital ratio <sup>3</sup>	7275		7205	<u> </u>	33.

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> 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).

<sup>&</sup>lt;sup>3</sup> 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).

	· ·	olumn A) Totals	Ìte	olumn ems N	lot	(Co	olumn	C)		olumn ation b	i D) by Risk		olumr ght Ca	,	(Co	olumn F)	)
	Sch	(from edule RC)		ubject -Weig			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	hou
alance Sheet Asset Categories																	
4. Cash and balances due from depository institutions																	
(Column A equals the sum of Schedule RC items 1.a	R	CON 0010	R	CON C8	369	RC	CON BE	600	R	CON BE	601				RC	ON B602	
and 1.b)																	
	R	CON 1754	R	CON B6	603	RC	CON BE	604	R	CON BE	605	R	CON B	606	RC	ON B607	
. Held-to-maturity securities																	
	R	CON 1773	R	CON B6	508	RC	CON BE	509	R	CON BE	610	R	CON B	611	RC	ON B612	
3. Available-for-sale securities																	
. Federal funds sold and securities purchased under	R	CON C225				RC	CON CO	063	R	CON CO	064				RC	ON B520	
agreements to resell																	
	R	CON 5369	R	CON B6	617	RC	CON BE	618	R	CON BE	619	R	CON B	620	RC	ON B621	
B. Loans and leases held for sale																	
	R	CON B528	R	CON B6	522	RC	CON BE	523	R	CON BE	624	R	CON B	625	RC	ON B626	
. Loans and leases, net of unearned income																	_
	R	CON 3123	R	CON 31	23												
). LESS: Allowance for loan and lease losses																	
. LEGG. Anowance for foar and lease losses	R	CON 3545	R	CON B6	527	RC	CON BE	528	R	CON BE	629	R	CON B	630	RC	ON B631	
. Trading assets																	
. Trading 00000	R	CON B639	R	CON B6	640	RC	CON BE	541	R	CON B	642	R	CON B	643	R	CON 5339	$\neg$
. All other assets <sup>1</sup>																	_
Ali ulitei assels'	R	CON 2170	R	L CON B6	644	R	CON 53	320	R	CON 53	327	R	CON 5	334	R	CON 5340	
3. Total assets (sum of items 34 through 42)		-						-									

<sup>&</sup>lt;sup>1</sup> 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

	(Column A) Face Value or Notional Amount Factor					olumn Credit juivale		(C	olumn	,		olumn ation by	,		olumn ht Cat	,	(Colu	mn F)
	A	Amoun	t	Factor	A	mount	1		0%			20%			50%		10	0%
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil N	1il Thou
Derivatives and Off-Balance-Sheet Items	R	CON B5	46		RC	CON B54	47	R	CON B5	48	R	CON B58	31	R	CON B5	82	RCON	I B583
44. Financial standby letters of credit				1.00 or 12.5 <sup>2</sup>														
45. Performance standby letters of	R	CON 382	21		RC	CON B65	50	R	CON B6	51	R	CON B65	52	R	CON B6	53	RCON	I B654
credit				.50														
46. Commercial and similar letters of	R	CON 34	11		RC	CON B65	55	R	CON B6	56	R	CON B65	57	RC	CON B6	58	RCON	I B659
credit				.20														
47. Risk participations in bankers																		L D O O O
acceptances acquired by the	R	CON 342	29	1.00	R	CON B66	50	к К	CON B6	61	R	CON B66	52				RCON	I B663
reporting institution	D	CON 34	22	1.00			2.4			CF			20	D		67		
	R	CON 34.	33	1.00	RU	CON B66	54	R	CON B6	65	R	CON B66	90	RU	CON B6	67	RCON	I B668
48. Securities lent	D	CON A2	=0	1.00		CON B66	20		CON B6	70	D(	CON B67	71	D(	CON B6	72		I B673
19. Retained recourse on small business			50	1.00			59									12		1 6073
obligations sold with recourse				1.00					1									
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	R	CON B54	41		R	CON B54	42										RCON	B543
requirement				12.5 <sup>3</sup>														
51. All other financial assets sold with	R	CON B6	75		R	CON B67	76	R	CON B6	77	R	CON B67	78	R	CON B6	79	RCON	I B680
recourse				1.00														
52. All other off-balance-sheet	R	CON B6	81		RC	CON B68	32	R	CON B6	83	R	CON B68	34	R	CON B6	85	RCON	I B686
liabilities				1.00														
53. Unused commitments:																		
a. With an original maturity	R	CON 383	33		RC	CON B68	37	R	CON B6	88	R	CON B68	39	R	CON B6	90	RCON	I B691
exceeding one year				.50														
b. With an original maturity of one																		
year or less to asset-backed	R	CON G5	91		RC	CON G59	92	R	CON G5	93	R	CON G59	94	RC	CON G5	95	RCON	I G596
commercial paper conduits				.10														
					RC	CON A16	67	R	CON B6	93	R	CON B69	94	R	CON B6	95		
54. Derivative contracts																		

<sup>&</sup>lt;sup>1</sup> Column A multiplied by credit conversion factor. <sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Or institution-specific factor.

## Schedule RC-R—Continued

	(Co	lumn C)		(C	olumn	D)	(C	olumn	E)	(C	olumn	F)	
				Alloca	ation b	oy Risk	-Weig	ght Ca	tegory				
		0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil Th	ou	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	RC	ON B696	_	R	CON BE	697	R	CON BE	698	RC	CON B6	99	
column, sum of items 43 through 54)			_										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	RC	ON B700		R	CON B7	/01	R	CON B7	'02	RC	CON B7	03	I
item 56)		0											57
										R	CON 16	51	I
58. Market risk equivalent assets													5
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										RC	CON B7	04	I
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													59
										R	CON A2	22	
60. LESS: Excess allowance for loan and lease losses													60
										R	CON 31	28	l
61. LESS: Allocated transfer risk reserve													6
										R	CON A2	23	l
62. Total risk-weighted assets (item 59 minus items 60 and 61)													6

#### Memoranda

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

## Schedule RC-R—Continued

Memoranda—Continued

						With a	a rem	nainin	g mat	urity o	f				
		(Col	umn	A)			(C	olumi	n B)			(0	Colum	n C)	
	0	One ye	ear c	or less	5				year			Ove	er five	years	5
						t	hrou	gh fiv	e yeai	S					
Dollar Amounts in Thousands	RCON	Tril E	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou
<ol> <li>Notional principal amounts of derivative contracts:<sup>1</sup></li> </ol>					-					1			1		
a. Interest rate contracts	3809					8766					8767				
b. Foreign exchange contracts						8769					8770				
c. Gold contracts						8772					8773				
d. Other precious metals contracts						8775					8776				
e. Other commodity contracts						8778					8779				
f. Equity derivative contracts						A001					A002				
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				
(2) Subinvestment grade	G600					G601					G602				

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

61

62

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

	1– Re	(Column A) 1–4 Family Residential Loans Bil Mil Thou			umn B) ome quity ines		olumn ( Credit Card ceivable		(0	Column Auto Loans	,		olum Othe onsui Loan	er mer	Co and	olumn mmero I Indus Loans	cial trial	(Col All Oth All Le All Oth	ases	oans, s, and	
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	
Bank Securitization Activities																					
1. Outstanding principal balance of																					
assets sold and securitized by the																					
reporting bank with servicing retained				- DOC				-					00110	700			4.0			744	
or with recourse or other seller-	R	CON B70	15	RCC	N B706	R	CON B70	1	<u></u>	RCON B7	08	R	CON B	709	R	CON B7	10	RCG	ON B	/11	
provided credit enhancements																					1.
2. Maximum amount of credit exposure																					
arising from recourse or other seller-																					
provided credit enhancements																					
provided to structures reported in item 1 in the form of:																					
a. Credit-enhancing interest-only																					
strips (included in Schedules RC-B																					
or RC-F or in Schedule RC,	RC	CON B71	2	RCC	N B713	R	CON B714	4	F	RCON B7	15	R	CON B	716	R	CON B7	17	RC	ON B7	718	
item 5)																					2.a.
b. Subordinated securities and	RC	CON C3	93	RCC	N C394	RC	CON C39	5	F	RCON C3	96	R	CONC	397	R	CON C3	98	RCO	ON C	399	2.0.
other residual interests																					2.b.
c. Standby letters of credit and	RC	CON C40	00	RCC	N C401	R	CON C40	2	F	RCON C4	03	R	CON C	404	R	CON C4	05	RCO	ON C₄	406	
other enhancements																					2.c.
3. Reporting bank's unused commit-																					
ments to provide liquidity to	RC	CON B72	26	RCC	N B727	R	CON B72	8	F	RCON B7	29	R	CON B	730	R	CON B7	31	RCO	ON B7	732	
structures reported in item 1																					3.
4. Past due loan amounts included in																					
item 1:	RC	CON B73	33	RCC	N B734	R	CON B73	5	F	RCON B7	36	R	CON B	737	R	CON B7	38	RCO	ON B7	739	
a. 30–89 days past due																					4.a.
	RC	CON B74	10	RCC	N B741	R	CON B742	2	F	RCON B7	43	R	CON B	744	R	CON B7	45	RCO	ON B7	746	
b. 90 days or more past due																					4.b.
5. Charge-offs and recoveries on assets																					
sold and securitized with servicing																					
retained or with recourse or other																					
seller-provided credit enhancements	P	IAD B74	7		D B748		IAD B749	2		RIAD B7	50		RIAD B	751		IAD B75	:2		D B7	53	
(calendar year-to-date):	ĸ		1		0 0/40			2			50						02		ים חי	53	
a. Charge-offs	P	IAD B75	4	DIA	D B755	P	 IAD B756	3		RIAD B7	57		IAD B	758	D	IAD B75	30	RI/	D B7	60	5.a.
	n	010010	т				1.00100	,						1.00			,5		וט טי		

## Schedule RC-S—Continued

	1– Re	olumn 4 Farr siden Loans	nilý tial	(Colur Hoi Equ Lin	ne iity		olumn C) Credit Card ceivables			umn [ uto bans	D)	Cc	olumn Other onsum Loans	er	Co and	olumn F mmerci Industr Loans	ial	(Co All Ot All Le All Ot	ases	oans, , and	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil M	l Thou	Bil	Mil Tho	u E	Bil M	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<ul> <li>6. Amount of ownership (or seller's) interests carried as:</li> <li>a. Securities (included in</li> </ul>		1	1									1						1			
Schedule RC-B or in				RCON	B761	RC	CON B762	_							RC	CON B763	3				
Schedule RC, item 5) b. Loans (included in				RCON	B500	RC	CON B501								RC	CON B502	2				6.a.
Schedule RC-C)								-													6.b.
<ol> <li>Past due loan amounts included in interests reported in item 6.a:</li> </ol>				RCON	B764	RC	CON B765								RC	CON B766	6				
a. 30–89 days past due				RCON	B767	RC	CON B768	-							RC	CON B769	9				7.a.
b. 90 days or more past due																					7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported																					
in item 6.a (calendar year-to-date):				RIAD	B770	R	IAD B771								R	IAD B772	2				
a. Charge-offs				RIAD	B773	R	IAD B774	-							R	IAD B775	5				8.a.
b. Recoveries																					8.b.
<ul> <li>For Securitization Facilities Sponsored</li> <li>By or Otherwise Established By Other</li> <li>Institutions</li> <li>9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to</li> </ul>																					
other institutions' securitization structures in the form of standby letters of credit, purchased																					
subordinated securities, and other enhancements	R	CON B7	76	RCON	B777	RC	CON B778		RCO	N B779	9	RC	CON B7	80	RC	CON B78	1	RC	ON B7	82	9.
10. Reporting bank's unused										1		1						1			5.
commitments to provide liquidity to other institutions' securitization	R	CON B7	83	RCON	B784	RC	CON B785		RCO	N B78	6	RC	CON B7	87	RC	CON B788	8	RC	ON B7	89	
structures																					10.

#### Schedule RC-S—Continued

	1– Re	olumn 4 Fan esiden Loans	nilý tial	,	olumn Home Equity Lines	,	, ,	olumn Credit Card ceivat	,	,	olumn Auto Loans	,	C	olumn Other onsum Loans	ier	Čo and	olumn mmer I Indus Loans	cial strial	All O All L	eases	oans,	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	1
<ul> <li>Bank Asset Sales</li> <li>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank</li> </ul>	R	CON B7	<b>'</b> 90	R	CON B7	91	R	CON B7	92	RC	CON B7	93	R	CON B7	94	R	CON B7	/95	R	CON B7	796	11
<ol> <li>Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro- vided to assets reported in item 11</li> </ol>	R	CON B7	/97	R	CON B7	98	R	CON B7	99	RC	CON B8	00	R	CON B8	01	R	CON B8	802	R	CON B8	303	1:

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:	t		·		
a. Outstanding principal balance	A249				M.1
b. Amount of retained recourse on these obligations as of the report date	A250				M.1
<ol> <li>Outstanding principal balance of assets serviced for others (includes participations serviced for others):         <ul> <li>Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements</li> </ul> </li> </ol>	B804				M.2
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements					M.:
c. Other financial assets (includes home equity lines) <sup>1</sup>	. A591				M.2
<ul> <li>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)</li> </ul>	. F699				M.:
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				М.3
(2) Conduits sponsored by other unrelated institutions	. <u>B807</u>				M.3
<ul> <li>b. Unused commitments to provide liquidity to conduit structures:</li> </ul>		1	1		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	. <u>B808</u>				М.:
(2) Conduits sponsored by other unrelated institutions	. <u>B809</u>				M.3
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup>	C407				M.4

<sup>&</sup>lt;sup>1</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

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

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

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

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

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

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

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

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

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

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

		Ма	umn A nagec ssets	'		Non-I	lumn E Manag ssets		(Column C) Number of Managed	(Column D) Number of Non-Managed	
									Accounts	Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCC	ON B868			RC	ON 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		RCC	ON B872			RC	ON B873		RCON B874	RCON B875	
contribution											5.a
<ul> <li>Employee benefit—defined</li> </ul>		RCC	ON B876			RC	ON B877		RCON B878	RCON B879	
benefit											5.b
c. Other employee benefit and		RCC	ON B880			RC	ON B881		RCON B882	RCON B883	
retirement-related accounts											5.c
		RCC	ON B884			RC	ON B885		RCON C001	RCON C002	
6. Corporate trust and agency accounts											6.
<ol><li>Investment management and</li></ol>		RCC	ON B886			RC	ON J253		RCON B888	RCON J254	
investment advisory agency accounts											7.
8. Foundation and endowment trust and		RCO	ON J255			RC	ON J256		RCON J257	RCON J258	
agency accounts											8.
		RCC	ON B890			RC	ON B891		RCON B892	RCON B893	
9. Other fiduciary accounts											9.
10. Total fiduciary accounts (sum of items 4		RCC	ON B894			RC	ON B895		RCON B896	RCON B897	
through 9)											10.



# Schedule RC-T—Continued

	(Column A) Managed Assets	Non-N	umn B) /anaged ssets	(Column Number Manage Accoun	of ed	(Column D) Number of Non-Managed Accounts				
Dollar Amounts in Thousands Tri	l Bil Mil Thou									
			N B898			R	CON B8	99		
11. Custody and safekeeping accounts								1		
12. Not applicable										
13. Individual Retirement Accounts, Health										
Savings Accounts, and other similar	RCON J259	RCC	DN J260	RCON J26	61	R	CON J26	62		
accounts (included in items 5.c and 11).								1		
		Dollar	Amounts in	Thousands	RIAD	Bil	Mil	Thou		
FIDUCIARY AND RELATED SERVICES INCOM	ЛЕ						1			
14. Personal trust and agency accounts					B904			·		
15. Employee benefit and retirement-related tru	ist and agency acc	ounts:								
<ol> <li>Employee benefit—defined contribution</li> </ol>					B905			· ·		
<ul> <li>Employee benefit—defined benefit</li> </ul>					B906			·		
c. Other employee benefit and retirement-r	elated accounts				B907			· ·		
16. Corporate trust and agency accounts					A479			· ·		
17. Investment management and investment ac	dvisory agency acc	ounts			J315			·		
18. Foundation and endowment trust and agen	cy 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 in										
Schedule RI, item 5.a)	-		• • •	-	4070					
23. Less: Expenses					C058					
24. Less: Net losses from fiduciary and related					A488					
25. Plus: Intracompany income credits for fiduc					B911					
26. Net fiduciary and related services income	-	A491								
								·		
	(Columr Personal Tr Agency Investm Management		(Colu Other	,						
Memoranda	Accour	•		ounts						
Dollar Amounts in Thousar			RCON Bil	Mil Thou	RCON	Bil	Mil	Thou		

viemoranda		7,000	Junio										
Dollar Amounts in Thousands	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				N
b. Interest-bearing deposits	J266				J267				J268				N
c. U.S. Treasury and U.S. Government													
agency obligations	J269				J270				J271				N
d. State, county, and municipal obligations	J272				J273				J274				N
e. Money market mutual funds	J275				J276				J277				N
f. Equity mutual funds	J278				J279				J280				N
g. Other mutual funds	J281				J282				J283				N
h. Common trust funds and collective											-		
investment funds	J284				J285				J286				N
i. Other short-term obligations	J287				J288				J289				N
j. Other notes and bonds	J290				J291				J292				M
k. Investments in unregistered funds and													
private equity investments	J293				J294				J295				M

# Schedule RC-T—Continued

	Agency and F				Emple Reti	oyee remei st and	mn B) Benef nt-Rela d Age ounts	it and ated	All	unts			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<ol> <li>I. Other common and preferred stocks</li></ol>	J296 J299 J302 J305				J297 J300 J303 J306				J298 J301 J304 J307				M.1.I. M.1.m M.1.n M.1.o
<ul> <li>p. Total managed assets held in fiduciary accounts (for each column, sum of</li> </ul>													
Memorandum items 1.a through 1.o)	J308				J309				J310				M.1.p
							mn A) d Asso		Num	nber o	mn B) f Mana ounts		
Dollar	Amou	nts in	Thou	sands	RCON	Bil	Mil	Thou	RCON		•	-	
1. q. Investments of managed fiduciary accounts sponsored mutual funds					J311				J312				M.1.q
2. Comparete trust and egonou economica	Dol	lar An	nounts	s in Th	ousand	ds RC	Num	mn A) ber of ues		Princip Outs Bil	lumn E al Am standir Mil ON B928	ount ng Thou	
<ol> <li>Corporate trust and agency accounts:</li> <li>a. Corporate and municipal trusteeships</li> </ol>						В9	27						M.2.a
<ul><li>(1) Issues reported in Memorandum item 2.</li><li>b. Transfer agent, registrar, paying agent, and</li></ul>										RC	ON J314		M.2.a M.2.b
						(Column A) Number of Funds				(Colu arket Fund		of	
		Amou	unts in	Thous	sands	RCON			RCON	Bil	Mil	Thou	
<ol> <li>Collective investment funds and common trust i</li> <li>a. Domestic equity</li> </ol>						B931 B933			B932 B934				M.3.a.
<ul><li>b. International/Global equity</li><li>c. Stock/Bond blend</li></ul>									B936 B938				M.3.b. M.3.c.
d. Taxable bond e. Municipal bond						B937 B939			B940				M.3.d. M.3.e.
<ul><li>f. Short-term investments/Money market</li><li>g. Specialty/Other</li></ul>					·····	B941 B943			B942 B944				M.3.f. M.3.g.
<ul> <li>b. Total collective investment funds (sum of Memorandum items 3.a through 3.g)</li> </ul>									B946				9

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# Schedule RC-T—Continued

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	(Column A) Gross Losses Managed Accounts			Gro Non	olumn ss Los -Mana ccoun	ssés aged	· ·	olumn cover		
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency		1	1			1				
accounts	B950			B951			B952			M.4.b.
c. Investment management and investment advisory agency		1	1			1				
accounts	B953			B954			B955			M.4.c.
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)	B959			B960			B961			M.4.e.

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

		Co Inst \$30	Colur To omple itutic 00 Mi ore ir Ass										
		Sch Par ( I	Amc lepor ledule t I, Tl Drigin Durin Quan	R Col Wa Unc E	Colur Amo epor umn s Ori der a stabl	ount ted i A T igina Nev lishe	n That ated vly-	(Colu Am Repor Columr Was Origi Un Comm	in That d				
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON Bil	Mil	Thou	
	Loans secured by real estate:												
	a. Construction, land development, and other land loans:		1						1		I		
	(1) 1–4 family residential construction loans	xxxx				xxxx				хххх	-		1.a.(
	(2) Other construction loans and all land development and other land loans	xxxx				хххх				хххх			1.a.(
	b. Not applicable												
	c. Secured by 1–4 family residential properties:												
	<ol> <li>Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</li> </ol>	xxxx				xxxx							1.c.(
	(2) Closed-end loans secured by 1–4 family residential properties:												
	(a) Secured by first liens	xxxx											1.c.(
	(b) Secured by junior liens	xxxx											1.c.(
	d. Secured by multifamily (5 or more) residential properties	xxxx				xxxx				xxxx		1	1.d.
	e. Secured by nonfarm nonresidential properties	xxxx				xxxx				хххх		1	1.e.
	Loans to depository institutions and acceptances of other banks:		<u> </u>										
	a. To commercial banks and other depository institutions in the U.S	xxxx				xxxx				xxxx		2	2.a.
	b. To banks in foreign countries	xxxx				xxxx				xxxx		2	2.b.
	Loans to finance agricultural production and other loans to farmers	xxxx				xxxx				xxxx			3.
	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				хххх		4	4.b.
	Not applicable												
	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans):												
	a. Credit cards	xxxx				xxxx						6	6.a.
	b. Automobile loans	xxxx										6	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.
-8.	Not applicable												
	Loans to nondepository financial institutions	xxxx				xxxx				xxxx			9.

<sup>1</sup> If a loan origination date is unknown, the reporting institution should use the date the loan was first booked.
 <sup>2</sup> 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.

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### Schedule RC-V—Variable Interest Entities

	S	ecuri	mn A) tizatio icles				mn B) Condu		(Column C) Other VIEs				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
. 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		1	1				T	1			1	1	
institutions	. J981				J982				J983				
b. Held-to-maturity securities	J984				J985				J986				
c. Available-for-sale securities	. J987				J988				J989				
d. Securities purchased under agreements			1					1			1		
to resell	. J990				J991				J992				
e. Loans and leases held for sale	. J993				J994				J995				
f. Loans and leases, net of unearned	1000	1	1				1	1			1		
income	. J996				J997				J998				
g. Less: Allowance for loan and lease		1	1		1/00/		1	1			1		
losses	. J999				K001				K002				
h. Trading assets (other than derivatives)	K003				K004				K005				
i. Derivative trading assets	K006				K007				K008				
j. Other real estate owned	K009				K010				K011				
k. Other assets	. K012				K013				K014				
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		1	1				1	1			1		
repurchase	. K015				K016				K017				
b. Derivative trading liabilities	. K018				K019				K020				
c. Commercial paper	. K021				K022				K023				
d. Other borrowed money (exclude	1/00/		1		1/005		T	1	14000		1		
commercial paper)	. K024				K025				K026				
e. Other liabilities	K027				K028				K029				
All other assets of consolidated VIEs (not	1/000		1		Kost		1	1	14000				
included in items 1.a through 1.k above)	K030				K031				K032				
All other liabilities of consolidated VIEs (not	1/000		1		1(00 :		1	1	14005		1		
included in items 2.a through 2.e above)	K033				K034				K035				

### *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 CHOOS-ING 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 SUPERVI-SORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLO-SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON-FIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUB-MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

	RCON	Yes	No	
Comments?	6979			

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