

Federal Financial Institutions Examination Council



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

Report at the close of business March 31, 2016

(20160331)
 (RCON 9999)

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

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

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

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

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

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

 Signature of Chief Financial Officer (or Equivalent)

 Director (Trustee)

 Director (Trustee)

 Date of Signature

 Director (Trustee)

Submission of Reports

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

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

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

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

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.

 Legal Title of Bank (RSSD 9017)

 City (RSSD 9130)

FDIC Certificate Number

(RSSD 9050)

 State Abbreviation (RSSD 9200)

 Zip Code (RSSD 9220)

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

Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only

Table of Contents

Signature Page	1	Schedule RC-F—Other Assets.....	RC-23
Contact Information	3, 4	Schedule RC-G—Other Liabilities.....	RC-23
Report of Income		Schedule RC-K—Quarterly Averages	RC-24
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-L—Derivatives and Off-Balance-Sheet Items.....	RC-25, 26, 27, 28
Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-M—Memoranda.....	RC-29, 30, 31, 32, 33
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-5, 6, 7	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Asset.....	RC-34, 35, 36, 37, 38, 39
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks)	RI-8	Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments	RC-40, 41, 42, 43, 44, 45
Schedule RI-E—Explanations.....	RI-9, 10	Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks).....	RC-46
Report of Condition		Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks)	RC-47, 48
Schedule RC—Balance Sheet	RC-1, 2	Schedule RC-R—Regulatory Capital: Part I. Regulatory Capital Components and Ratios.....	RC-49, 50, 51
Schedule RC-A—Cash and Balances Due from Depository Institutions (to be completed only by selected banks)	RC-3	Part II. Risk-Weighted Assets....	RC-52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62
Schedule RC-B—Securities	RC-3, 4, 5, 6, 7, 8	Schedule RC-S—Servicing, Securitization, and Asset Sale Activities	RC-63, 64, 65
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases	RC-9, 10, 11, 12, 13, 14	Schedule RC-T—Fiduciary and Related Services.....	RC-66, 67, 68, 69
Part II. Loans to Small Businesses and Small Farms	RC-15, 16	Schedule RC-V—Variable Interest Entities	RC-70
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....	RC-17, 18, 19	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income	RC-71
Schedule RC-E—Deposit Liabilities	RC-20, 21, 22		

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area Code / Phone Number / Extension (TEXT C493)

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Area Code / Phone Number / Extension (TEXT 8902)

Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area Code / Phone Number / Extension (TEXT C369)

Area Code / FAX Number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area Code / Phone Number / Extension (TEXT C374)

Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2016–March 31, 2016

Schedule RI—Income Statement

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

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2. Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

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

*Describe on Schedule RI-E—Explanations.

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

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

Schedule RI—Continued

Memoranda

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets¹</i>					
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number			M.5.
<i>Memorandum item 6 is to be completed by:¹</i>					
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans 					
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024				M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD	YYYY	MM	DD	M.7.
	9106				
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):					
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures	8757				M.8.a.
b. Foreign exchange exposures	8758				M.8.b.
c. Equity security and index exposures	8759				M.8.c.
d. Commodity and other exposures	8760				M.8.d.
e. Credit exposures	F186				M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.¹</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	K090				M.8. f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	K094				M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.b.
10. <i>To be completed by banks with \$300 million or more in total assets:¹</i> Credit losses on derivatives (see instructions)	A251				M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD	Yes		No	M.11.
	A530				

1. The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported in the *June 30, 2015*, Report of Condition.

2. For example, a bank acquired on *March 1, 2016*, would report *20160301*.

Schedule RI—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	Year-to-date				
	RIAD	Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228				M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552				M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses	J319				M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320				M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321				M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>					
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):					
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032				M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033				M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034				M.15.c.
d. All other service charges on deposit accounts.....	H035				M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
	RIAD	Bil	Mil	Thou					
1. Total bank equity capital most recently reported for the <i>December 31, 2015</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217								1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507								2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508								3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340								4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509								5.
6. Treasury stock transactions, net	B510								6.
7. Changes incident to business combinations, net	4356								7.
8. LESS: Cash dividends declared on preferred stock	4470								8.
9. LESS: Cash dividends declared on common stock	4460								9.
10. Other comprehensive income ¹	B511								10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415								11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210								12.

*Describe on Schedule RI-E—Explanations.

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

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

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

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

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

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

Schedule RI-B—Continued

Part I—Continued

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

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

Memoranda

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar Year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) included in Schedule RI-B, Part I, items 4 and 7, above	5409				5410				M.1.
2. Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets: ²									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above)	4652				4662				M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, Part I, item 2, above)	4654				4664				M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4 above)	4646				4618				M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above)	F185				F187				M.2.d.
3. Memorandum item 3 are to be completed by: ²									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:									
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above)	4655				4665				M.3.

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

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

1. Include write-downs arising from transfers of loans to a held-for-sale account.
 2. The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the <i>December 31, 2015</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522				1.
2. Recoveries (must equal Part I, item 9, column B, above)	4605				2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4) ..	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230				5.
6. Adjustments* (see instructions for this schedule)	C233				6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123				7.

*Describe on Schedule RI-E—Explanations.

Memoranda

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

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

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

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

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

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

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

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

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

Schedule RI-E—Continued

		Year-to-date				
		RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands						
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	TEXT B526	B526				4.a.
b.	TEXT B527	B527				4.b.
5. Other transactions with stockholders (including a 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; 750 character limit):

(TEXT 4769)

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2016

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

Schedule RC—Balance Sheet

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

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Includes all securities resale agreements, regardless of maturity.
4. Includes noninterest-bearing demand, time, and savings deposits.
5. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
6. Includes all securities repurchase agreements, regardless of maturity.
7. Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands

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

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015

RCON	Number
6724	

M.1.

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

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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM	DD
8678		

M.2.

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

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

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

Exclude assets held for trading.

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

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

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

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

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued

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

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
 2. Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda

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

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
2. Exclude investments in mutual funds and other equity securities with readily determinable fair values.
3. Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
4. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
5. Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
6. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

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

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

Schedule RC-B—Continued

Memoranda—Continued

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

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

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

Schedule RC-C—Continued

Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions					J454				9.a.
b. Other loans					J464				9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	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				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) ...					2122				12.

Memoranda

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

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

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

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

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
5. <i>To be completed by banks with \$300 million or more in total assets:</i> ¹								
Loans secured by real estate to non-U.S. addressees (domicile)								
(included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....								
	B837							M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>								
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a								
	C391							M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>								
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):								
a. Outstanding balance								
	C779							M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9								
	C780							M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:								
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))								
	F230							M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, Part I, item 12, column B).</i>								
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties								
	F231							M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....								
	F232							M.8.c.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))								
	F577							M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>								
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):								
a. Loans secured by real estate:								
(1) Construction, land development, and other land loans								
	F578							M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)								
	F579							M.10.a.(2)
(3) Secured by 1–4 family residential properties:								
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit								
	F580							M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:								
(1) Secured by first liens								
	F581							M.10.a.(3)(b)(1)
(2) Secured by junior liens								
	F582							M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties								
	F583							M.10.a.(4)
(5) Secured by nonfarm nonresidential properties								
	F584							M.10.a.(5)
b. Commercial and industrial loans								
	F585							M.10.b.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards				F586				M.10.c.(1)
(2) Other revolving credit plans				F587				M.10.c.(2)
(3) Automobile loans				K196				M.10.c.(3)
(4) Other consumer loans				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				K209				M.11.c.(4)
d. Other loans				F601				M.11.d.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2015.</i>					
13. Construction, land development, and other land loans with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B)	G376				M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD G377				M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases	RCON G378				M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466				M.15.a.(1)
(2) Proprietary reverse mortgages	J467				M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	Number			M.15.b.(1)
(2) Proprietary reverse mortgages	J469				M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Bil	Mil	Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470				M.15.c.(1)
(2) Proprietary reverse mortgages	J471				M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

RCON	Yes		No
6999			

1.

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

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

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

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

Number of Loans	
RCON	
5562	
5563	

2.a.

2.b.

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.)
- b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4¹ (Note: Item 4,¹ divided by the number of loans should NOT exceed \$100,000.).....

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

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

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

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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

RCON	Yes		No
6860			

5.

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

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

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

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

Number of Loans	
RCON	
5576	
5577	

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

6.a.

b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)

6.b.

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

Schedule RC-D—Trading Assets and Liabilities

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

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

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

Schedule RC-D—Continued

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F626				M.1.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens	F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens	F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties.....	F631				M.1.a.(5)
b. Commercial and industrial loans	F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633				M.1.c.(1)
(2) Other revolving credit plans.....	F634				M.1.c.(2)
(3) Automobile loans	K200				M.1.c.(3)
(4) Other consumer loans.....	K211				M.1.c.(4)
d. Other loans	F636				M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639				M.2.a.
b. Unpaid principal balance	F640				M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299				M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332				M.3.b.
c. Corporate and similar loans.....	G333				M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334				M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G335				M.3.e.
f. Diversified (mixed) pools of structured financial products	G651				M.3.f.
g. Other collateral or reference assets	G652				M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387				M.4.a.
b. Pledged loans	G388				M.4.b.
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>					
5. Asset-backed securities:					
a. Credit card receivables	F643				M.5.a.
b. Home equity lines	F644				M.5.b.
c. Automobile loans	F645				M.5.c.
d. Other consumer loans	F646				M.5.d.
e. Commercial and industrial loans	F647				M.5.e.
f. Other.....	F648				M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.

Schedule RC-D—Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): ¹						
a.	TEXT F655	F655				M.9.a.
b.	TEXT F656	F656				M.9.b.
c.	TEXT F657	F657				M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):						
a.	TEXT F658	F658				M.10.a.
b.	TEXT F659	F659				M.10.b.
c.	TEXT F660	F660				M.10.c.

¹ Exclude equity securities.

Schedule RC-E—Deposit Liabilities

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

Memoranda

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

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

Schedule RC-E—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 through \$250,000	J473				M.2.c.
d. Total time deposits of more than \$250,000	J474				M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above	F233				M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: ^{1,2}					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: ^{1,4}					
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years	A586				M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	K221				M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	K222				M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	Yes		No	
	P752				M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets⁵ that answered "Yes" to Memorandum item 5 above.

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753				M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754				M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755				M.6.c.

1. Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
3. Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4. Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.
5. The \$1 billion asset size test is generally based on the total assets reported on the *June 30, 2015*, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

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

Schedule RC-F—Other Assets

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

1. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
3. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

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

1. For savings banks, include "dividends" accrued and unpaid on deposits.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RC-K—Quarterly Averages¹

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
Assets					
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities)	B558				2.
3. Mortgage-backed securities ²	B559				3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:					
a. Total loans	3360				6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1–4 family residential properties	3465				6.b.(1)
(2) All other loans secured by real estate	3466				6.b.(2)
c. Commercial and industrial loans	3387				6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B561				6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	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 ⁵	3368				9.
Liabilities					
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485				10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs)	B563				11.a.
b. Time deposits of \$100,000 or more	A514				11.b.
c. Time deposits of less than \$100,000	A529				11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13. 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 Thousands				
	RCON	Bil	Mil	Thou	
<i>Memorandum item 1 is to be completed by:</i> ⁴					
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans. 					
1. Loans to finance agricultural production and other loans to farmers	3386				M.1.

- For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).
- Quarterly averages for all debt securities should be based on amortized cost.
- Quarterly averages for all equity securities should be based on historical cost.
- The asset-size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the *June 30, 2015*, Report of Condition.
- The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Derivatives and Off-Balance-Sheet Items

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

				Dollar Amounts in Thousands				RCON	Bil	Mil	Thou			
1. Unused commitments:														
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines				3814								1.a.		
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>														
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....				J477								1.a.(1)		
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)				J478								1.a.(2)		
b. Credit card lines.....				3815								1.b.		
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹ (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>														
(1) Unused consumer credit card lines				J455								1.b.(1)		
(2) Other unused credit card lines.....				J456								1.b.(2)		
c. Commitments to fund commercial real estate, construction, and land development loans:														
(1) Secured by real estate:														
(a) 1–4 family residential construction loan commitments				F164								1.c.(1)(a)		
(b) Commercial real estate, other construction loan, and land development loan commitments				F165								1.c.(1)(b)		
(2) NOT secured by real estate				6550								1.c.(2)		
d. Securities underwriting.....				3817								1.d.		
e. Other unused commitments:														
(1) Commercial and industrial loans				J457								1.e.(1)		
(2) Loans to financial institutions				J458								1.e.(2)		
(3) All other unused commitments				J459								1.e.(3)		
2. Financial standby letters of credit.....				3819								2.		
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>														
a. Amount of financial standby letters of credit conveyed to others.....				3820								2.a.		
3. Performance standby letters of credit				3821								3.		
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>														
a. Amount of performance standby letters of credit conveyed to others				3822								3.a.		
4. Commercial and similar letters of credit.....				3411								4.		
5. Not applicable														
6. Securities lent and borrowed:														
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)				3433								6.a.		
b. Securities borrowed.....				3432								6.b.		
7. Credit derivatives:														
a. Notional amounts:				(Column A) Sold Protection				(Column B) Purchased Protection						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
(1) Credit default swaps				C968					C969					7.a.(1)
(2) Total return swaps				C970					C971					7.a.(2)
(3) Credit options				C972					C973					7.a.(3)
(4) Other credit derivatives.....				C974					C975					7.a.(4)

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection				(Column B) Purchased Protection								
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
7. b. Gross fair values:													
(1) Gross positive fair value.....	C219				C221					7.b.(1)			
(2) Gross negative fair value	C220				C222					7.b.(2)			
7. c. Notional amounts by regulatory capital treatment: ¹									RCON	Bil	Mil	Thou	
(1) Positions covered under the Market Risk Rule:													
(a) Sold protection	G401										7.c.(1)(a)		
(b) Purchased protection	G402										7.c.(1)(b)		
(2) All other positions:													
(a) Sold protection	G403										7.c.(2)(a)		
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404										7.c.(2)(b)		
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405										7.c.(2)(c)		

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands															RCON	Tril	Bil	Mil	Thou													
11. Year-to-date merchant credit card sales volume:																																
a. Sales for which the reporting bank is the acquiring bank.....															C223														11.a.			
b. Sales for which the reporting bank is the agent bank with risk.....															C224														11.b.			
	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts																			
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou																
Derivatives Position Indicators																																
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																																
															RCON 8693	RCON 8694		RCON 8695		RCON 8696												
a. Futures contracts																												12.a.				
															RCON 8697	RCON 8698		RCON 8699		RCON 8700												
b. Forward contracts																														12.b.		
c. Exchange-traded option contracts:																																
(1) Written options.....															RCON 8701	RCON 8702		RCON 8703		RCON 8704												
																														12.c.(1)		
(2) Purchased options															RCON 8705	RCON 8706		RCON 8707		RCON 8708												
																														12.c.(2)		
d. Over-the-counter option contracts:																																
(1) Written options.....															RCON 8709	RCON 8710		RCON 8711		RCON 8712												
																															12.d.(1)	
(2) Purchased options															RCON 8713	RCON 8714		RCON 8715		RCON 8716												
																															12.d.(2)	
e. Swaps															RCON 3450	RCON 3826		RCON 8719		RCON 8720												
																															12.e.	
13. Total gross notional amount of derivative contracts held for trading																																
															RCON A126	RCON A127		RCON 8723		RCON 8724												
																															13.	
14. Total gross notional amount of derivative contracts held for purposes other than trading																																
															RCON 8725	RCON 8726		RCON 8727		RCON 8728												
																																14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate															RCON A589																	
																																14.a.
15. Gross fair values of derivative contracts:																																
a. Contracts held for trading:																																
(1) Gross positive fair value															RCON 8733	RCON 8734		RCON 8735		RCON 8736												
																															15.a.(1)	
(2) Gross negative fair value															RCON 8737	RCON 8738		RCON 8739		RCON 8740												
																															15.a.(2)	
b. Contracts held for purposes other than trading:																																
(1) Gross positive fair value															RCON 8741	RCON 8742		RCON 8743		RCON 8744												
																																15.b.(1)
(2) Gross negative fair value															RCON 8745	RCON 8746		RCON 8747		RCON 8748												
																																15.b.(2)

Schedule RC-L—Continued

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

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

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

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

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

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

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

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

Schedule RC-M—Continued

		Dollar Amounts in Thousands					
		RCON	Yes		No		
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?	B569					
		RCON	Bil	Mil	Thou		
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570					
8. Internet website addresses and physical office trade names:							
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):							
	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TEXT</td></tr> <tr><td style="font-size: 8px;">4087</td></tr> </table> http:// _____	TEXT	4087				8.a.
TEXT							
4087							
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹							
(1)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE01</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE01	N528				8.b.(1)
TE01							
N528							
(2)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE02</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE02	N528				8.b.(2)
TE02							
N528							
(3)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE03</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE03	N528				8.b.(3)
TE03							
N528							
(4)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE04</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE04	N528				8.b.(4)
TE04							
N528							
(5)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE05</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE05	N528				8.b.(5)
TE05							
N528							
(6)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE06</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE06	N528				8.b.(6)
TE06							
N528							
(7)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE07</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE07	N528				8.b.(7)
TE07							
N528							
(8)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE08</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE08	N528				8.b.(8)
TE08							
N528							
(9)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE09</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE09	N528				8.b.(9)
TE09							
N528							
(10)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE10</td></tr> <tr><td style="font-size: 8px;">N528</td></tr> </table> http:// _____	TE10	N528				8.b.(10)
TE10							
N528							
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:							
(1)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE01</td></tr> <tr><td style="font-size: 8px;">N529</td></tr> </table> _____	TE01	N529				8.c.(1)
TE01							
N529							
(2)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE02</td></tr> <tr><td style="font-size: 8px;">N529</td></tr> </table> _____	TE02	N529				8.c.(2)
TE02							
N529							
(3)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE03</td></tr> <tr><td style="font-size: 8px;">N529</td></tr> </table> _____	TE03	N529				8.c.(3)
TE03							
N529							
(4)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE04</td></tr> <tr><td style="font-size: 8px;">N529</td></tr> </table> _____	TE04	N529				8.c.(4)
TE04							
N529							
(5)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE05</td></tr> <tr><td style="font-size: 8px;">N529</td></tr> </table> _____	TE05	N529				8.c.(5)
TE05							
N529							
(6)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="font-size: 8px;">TE06</td></tr> <tr><td style="font-size: 8px;">N529</td></tr> </table> _____	TE06	N529				8.c.(6)
TE06							
N529							
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?	RCON	Yes		No		
		4088					
10. Secured liabilities:							
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)							
		RCON	Bil	Mil	Thou		
		F064					
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))							
		F065					
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	Yes		No		
		G463					
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464					

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:					
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):					
(1) Loans secured by real estate:					
(a) Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans	K169				13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170				13.a.(1)(a)(2)
(b) Secured by farmland	K171				13.a.(1)(b)
(c) Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	K172				13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	K173				13.a.(1)(c)(2)(a)
(b) Secured by junior liens	K174				13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	K175				13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176				13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177				13.a.(1)(e)(2)
(2) Not applicable					
(3) Commercial and industrial loans	K179				13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	K180				13.a.(4)(a)
(b) Automobile loans	K181				13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182				13.a.(4)(c)
(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) 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 ¹	K186				13.a.(5)(c)
Item 13.a.(5)(c)(1) is to be completed by: ²					
• Banks with \$300 million or more in total assets					
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans					
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above	K178				13.a.(5)(c)(1)
(d) Lease financing receivables	K273				13.a.(5)(d)

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

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

Schedule RC-M—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
b. Other real estate owned (included in Schedule RC, item 7):						
(1)	Construction, land development, and other land	K187				13.b.(1)
(2)	Farmland	K188				13.b.(2)
(3)	1–4 family residential properties	K189				13.b.(3)
(4)	Multifamily (5 or more) residential properties.....	K190				13.b.(4)
(5)	Nonfarm nonresidential properties	K191				13.b.(5)
(6)	Not applicable					
(7)	Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	K192				13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)		J461				13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J462				13.d.
14. Captive insurance and reinsurance subsidiaries:						
a.	Total assets of captive insurance subsidiaries ¹	K193				14.a.
b.	Total assets of captive reinsurance subsidiaries ¹	K194				14.b.

Item 15 is to be completed by institutions that are required or have elected to be 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)	RCON	Number			
		L133				15.a.
b.	Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		Yes		No	
		L135				15.b.

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

Schedule RC-M—Continued

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. International remittance transfers offered to consumers:¹

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

RCON	Yes		No	
N517				16.a.(1)
N518				16.a.(2)
N519				16.a.(3)
N520				16.a.(4)

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?

RCON	Yes	No	
N521			16.b.

Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)

RCON	Number	
N522		16.c.

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

(1) Estimated number of international remittance transfers	N523				16.d.(1)
(2) Estimated dollar value of international remittance transfers	N524	Bil	Mil	Thou	16.d.(2)
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	N527	Number			16.d.(3)

1. Report information about international electronic transfers of funds offered to consumers in the United States that:
 (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
 (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
 For purposes of this item 16, such transfers are referred to as international remittance transfers.

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

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

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

1. Includes past due and nonaccrual "Loans to finance agricultural productions 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, 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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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) 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.

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
11. d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards	K078				K079				K080				11.d.(1)
(2) Automobile loans.....	K081				K082				K083				11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084				K085				K086				11.d.(3)
e. All other loans and all leases	K087				K088				K089				11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>													
(1) Loans to depository institutions and acceptances of other banks	K091				K092				K093				11.e.(1)
(2) Loans to foreign governments and official institutions	K095				K096				K097				11.e.(2)
(3) Other loans ¹	K099				K100				K101				11.e.(3)
<i>Item 11.e.(3)(a) is to be completed by:²</i>													
• Banks with \$300 million or more in total assets													
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above	K072				K073				K074				11.e.(3)(a)
(4) Lease financing receivables.....	K269				K271				K272				11.e.(4)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102				K103				K104				11. f.

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

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

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Construction, land development, and other land loans:													
(1) 1–4 family residential construction loans	K105				K106				K107				M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108				K109				K110				M.1.a.(2)
b. Loans secured by 1–4 family residential properties	F661				F662				F663				M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111				K112				K113				M.1.c.
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114				K115				K116				M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117				K118				K119				M.1.d.(2)
e. Commercial and industrial loans	K257				K258				K259				M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>													
(1) To U.S. addressees (domicile)	K120				K121				K122				M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123				K124				K125				M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126				K127				K128				M.1. f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>													
(1) Loans secured by farmland	K130				K131				K132				M.1. f.(1)
(2) Loans to depository institutions and acceptances of other banks	K134				K135				K136				M.1. f.(2)
(3) Not applicable													

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

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
1. f. (4) Loans to individuals for household, family, and other personal expenditures:														
(a) Credit cards	K274				K275				K276					M.1. f.(4)(a)
(b) Automobile loans	K277				K278				K279					M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280				K281				K282					M.1. f.(4)(c)
(5) Loans to foreign governments and official institutions	K283				K284				K285					M.1. f.(5)
(6) Other loans ¹	K286				K287				K288					M.1. f.(6)
<i>Memorandum item 1.f.(6)(a) is to be completed by:²</i>														
• Banks with \$300 million or more in total assets														
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans														
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item Memorandum item 1.f.(6), above	K138				K139				K140					M.1. f.(6)(a)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558				6559				6560					M.2.
3. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:²</i>														
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248				1249				1250					M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380				5381				5382					M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above.....	1254				1255				1256					M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166				F167				F168					M.3.d.

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

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<i>Memorandum item 4 is to be completed by:</i> ¹													
<ul style="list-style-type: none"> 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: 													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594				1597				1583				M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale	C240				C241				C226				M.5.a.
b. Loans measured at fair value:													
(1) Fair value	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance	F667				F668				F669				M.5.b.(2)

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

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

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

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

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

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236				1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237				2.
3.	Not applicable					
4.	Average consolidated total assets for the calendar quarter	K652				4.
	a. Averaging method used					
	(for daily averaging, enter 1, for weekly averaging, enter 2)	K653	Number			4.a.
			Bil	Mil	Thou	
5.	Average tangible equity for the calendar quarter ¹	K654				5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655				6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):					
	a. One year or less	G465				7.a.
	b. Over one year through three years	G466				7.b.
	c. Over three years through five years	G467				7.c.
	d. Over five years	G468				7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
	a. One year or less	G469				8.a.
	b. Over one year through three years	G470				8.b.
	c. Over three years through five years	G471				8.c.
	d. Over five years	G472				8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803				9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>					
	a. Fully consolidated reciprocal brokered deposits	L190				9.a.
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	Yes	No		10.
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>					
	a. Banker's bank deduction	K657	Bil	Mil	Thou	10.a.
	b. Banker's bank deduction limit	K658				10.b.
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? ..	K659	Yes	No		11.
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>					
	a. Custodial bank deduction	K660	Bil	Mil	Thou	11.a.
	b. Custodial bank deduction limit	K661				11.b.

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

Schedule RC-O—Continued

Memoranda

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

4. and 5. Not applicable.

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 2. The \$1 billion asset-size test is generally based on the total assets reported on the *June 30, 2015*, Report of Condition.
 3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
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:					
a. Nontraditional 1–4 family residential mortgage loans.....	N025				M.7.a.
b. Securitizations of nontraditional 1–4 family residential mortgage loans.....	N026				M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk consumer loans.....	N027				M.8.a.
b. Securitizations of higher-risk consumer loans.....	N028				M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk commercial and industrial loans and securities.....	N029				M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	N030				M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:					
a. Total unfunded commitments.....	K676				M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677				M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	K669				M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	K678				M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>					
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):					
a. Construction, land development, and other land loans secured by real estate.....	N177				M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178				M.13.b.
c. Closed-end loans secured by first liens on 1–4 family residential properties.....	N179				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.....	N180				M.13.d.
e. Commercial and industrial loans.....	N181				M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182				M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183				M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963				M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
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.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189				M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>					
17. Selected fully consolidated data for deposit insurance assessment purposes:					
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194				M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	L195				M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196				M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	L197				M.17.d.

Schedule RC-O—Continued

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

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

Schedule RC-O—Continued

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

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

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

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

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

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

1. The \$1 billion asset-size test is generally based on the total assets reported on the *June 30, 2015*, Report of Condition.
2. Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

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

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

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

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
Memoranda																					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25 percent of item 6):																					
a. Mortgage servicing assets	G536				G537				G538				G539				G540				M.1.a.
b. Nontrading derivative assets	G541				G542				G543				G544				G545				M.1.b.
c. <small>TEXT G546</small>	G546				G547				G548				G549				G550				M.1.c.
d. <small>TEXT G551</small>	G551				G552				G553				G554				G555				M.1.d.
e. <small>TEXT G556</small>	G556				G557				G558				G559				G560				M.1.e.
f. <small>TEXT G561</small>	G561				G562				G563				G564				G565				M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25 percent of item 13):																					
a. Loan commitments																					
(not accounted for as derivatives)																					
	F261				F689				F697				F262				F263				M.2.a.
b. Nontrading derivative liabilities	G566				G567				G568				G569				G570				M.2.b.
c. <small>TEXT G571</small>	G571				G572				G573				G574				G575				M.2.c.
d. <small>TEXT G576</small>	G576				G577				G578				G579				G580				M.2.d.
e. <small>TEXT G581</small>	G581				G582				G583				G584				G585				M.2.e.
f. <small>TEXT G586</small>	G586				G587				G588				G589				G590				M.2.f.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

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

Schedule RC-R—Continued

Part I—Continued

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

Schedule RC-R—Continued

Part I—Continued

		Dollar Amounts in Thousands					
		RCON	Tril	Bil	Mil	Thou	
Total Assets for the Leverage Ratio							
36.	Average total consolidated assets	3368					36.
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOA					37.
		P875					
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596					38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224					39.
Total Risk-Weighted Assets							
40. a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223					40.a.
b.	(Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCOW					40.b.
		A223					
Risk-Based Capital Ratios*							
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	(Column A)		(Column B)			41.
		RCOA	Percentage	RCOW	Percentage		
		P793		P793			
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206		7206			42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205		7205			43.
Leverage Capital Ratios*							
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA	Percentage				44.
		7204					
45.	Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined).....						45.
Capital Buffer*							
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:	RCOA	Percentage				
a.	Capital conservation buffer.....	H311					46.a.
b.	(Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW	H312				46.b.
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:							
47.	Eligible retained income	H313					47.
48.	Distributions and discretionary bonus payments during the quarter.....	H314					48.

*Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)					
	Allocation by Risk-Weight Category																																
	0%			2%			4%			10%			20%			50%			100%			150%											
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories²																																	
1. Cash and balances due from depository institutions.....	RCON D957			RCON S396			RCON D958												RCON D959			RCON S397			RCON D960			RCON S398			1.		
2. Securities:																																	
a. Held-to-maturity securities.....	RCON D961			RCON S399			RCON D962												RCON D963			RCON D964			RCON D965			RCON S400			2.a.		
b. Available-for-sale securities.....	RCON D966			RCON S402			RCON D967												RCON D968			RCON D969			RCON D970			RCON S403			2.b.		
3. Federal funds sold and securities purchased under agreements to resell:																																	
a. Federal funds sold.....	RCON D971						RCON D972												RCON D973			RCON S410			RCON D974			RCON S411			3.a.		
b. Securities purchased under agreements to resell.....	RCON H171			RCON H172																											3.b.		
4. Loans and leases held for sale:																																	
a. Residential mortgage exposures.....	RCON S413			RCON S414			RCON H173												RCON S415			RCON S416			RCON S417						4.a.		
b. High volatility commercial real estate exposures.....	RCON S419			RCON S420			RCON H174												RCON H175			RCON H176			RCON H177			RCON S421			4.b.		
c. Exposures past due 90 days or more or on nonaccrual ³	RCON S423			RCON S424			RCON S425												RCON S426			RCON S427			RCON S428			RCON S429			4.c.		

1. For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations 12 CFR Part 324.
2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)								
	Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches ⁴											
	250% ⁵			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount								
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories (continued)																																	
1. Cash and balances due from depository institutions.....																												1.					
2. Securities:																																	
a. Held-to-maturity securities.....																												2.a.					
b. Available-for-sale securities.....	RCON H270			RCON S405						RCON S406									RCON H271			RCON H272						2.b.					
3. Federal funds sold and securities purchased under agreements to resell:																																	
a. Federal funds sold.....																												3.a.					
b. Securities purchased under agreements to resell.....																												3.b.					
4. Loans and leases held for sale:																																	
a. Residential mortgage exposures.....																												4.a.					
b. High volatility commercial real estate exposures.....																												4.b.					
c. Exposures past due 90 days or more or on nonaccrual ⁶																												4.c.					

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)						
	Allocation by Risk-Weight Category																																	
	0%			2%			4%			10%			20%			50%			100%			150%												
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
4. Loans and leases held for sale (continued):																																		
d. All other exposures.....	RCON S431			RCON S432			RCON S433												RCON S434			RCON S435			RCON S436			RCON S437						4.d.
5. Loans and leases, net of unearned income:																																		
a. Residential mortgage exposures.....	RCON S439			RCON S440			RCON H178												RCON S441			RCON S442			RCON S443									5.a.
b. High volatility commercial real estate exposures.....	RCON S445			RCON S446			RCON H179												RCON H180			RCON H181			RCON H182			RCON S447						5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁷	RCON S449			RCON S450			RCON S451												RCON S452			RCON S453			RCON S454			RCON S455						5.c.
d. All other exposures....	RCON S457			RCON S458			RCON S459												RCON S460			RCON S461			RCON S462			RCON S463						5.d.
6. LESS: Allowance for loan and lease losses	RCON 3123			RCON 3123																														
	RCON D976			RCON S466			RCON D977												RCON D978			RCON D979			RCON D980			RCON S467						6.
7. Trading assets	RCON D981			RCON S469			RCON D982												RCON D983			RCON D984			RCON D985			RCON H185						7.
8. All other assets ⁸																																		
a. Separate account bank-owned life insurance																																		
b. Default fund contributions to central counterparties																																		

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)								
	Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches ⁹											
	250% ¹⁰			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount								
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
4. Loans and leases held for sale (continued):																																	
d. All other exposures.....																																	
5. Loans and leases, net of unearned income:																																	
a. Residential mortgage exposures.....																																	
b. High volatility commercial real estate exposures.....																																	
c. Exposures past due 90 days or more or on nonaccrual ¹¹																																	
d. All other exposures.....																																	
6. LESS: Allowance for loan and lease losses.....																																	
7. Trading assets.....																																	
8. All other assets ¹²																																	
a. Separate account bank-owned life insurance.....																																	
b. Default fund contributions to central counterparties.....																																	

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

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

	(Column A) Totals From Schedule RC				(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)										
	Allocation by Risk-Weight Category															0%			2%			4%			10%			20%			50%			100%			150%		
	Tril	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou					
Dollar Amounts in Thousands																																							
11. Total balance sheet assets ¹⁴	RCON 2170				RCON S500			RCON D987												RCON D988			RCON D989			RCON D990			RCON S503			11.							

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)																	
	Allocation by Risk-Weight Category															250% ¹⁵			300%			400%			600%			625%			937.5%			1250%			Exposure Amount		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou						
Dollar Amounts in Thousands																																							
11. Total balance sheet assets ¹⁴	RCON S504			RCON S505			RCON S506			RCON S507									RCON S510			RCON H300			11.														

13. Simplified Supervisory Formula Approach.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount			CCF ¹⁶	(Column B) Credit Equivalent Amount ¹⁷			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)					
	Allocation by Risk-Weight Category																																	
	0%				2%			4%			10%			20%			50%			100%			150%											
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)¹⁸																																		
12. Financial standby letters of credit	RCON D991				RCON D992			RCON D993												RCON D994			RCON D995			RCON D996			RCON S511					
				1.0																														12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997				RCON D998			RCON D999												RCON G603			RCON G604			RCON G605			RCON S512					
				0.5																														13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606				RCON G607			RCON G608												RCON G609			RCON G610			RCON G611			RCON S513					
				0.2																														14.
15. Retained recourse on small business obligations sold with recourse	RCON G612				RCON G613			RCON G614												RCON G615			RCON G616			RCON G617			RCON S514					
				1.0																														15.

16. Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount			CCF ¹⁹	(Column B) Credit Equivalent Amount ²⁰			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)			
	Allocation by Risk-Weight Category																															
	0%				2%			4%			10%			20%			50%			100%			150%									
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
16. Repo-style transactions ²¹	RCON S515				RCON S516			RCON S517			RCON S518			RCON S519						RCON S520			RCON S521			RCON S522			RCON S523			16.
				1.0																												
17. All other off-balance sheet liabilities	RCON G618				RCON G619			RCON G620												RCON G621			RCON G622			RCON G623			RCON S524			17.
				1.0																												
18. Unused commitments:																																
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S525				RCON S526			RCON S527												RCON S528			RCON S529			RCON S530			RCON S531			18.a.
				0.2																												
b. Original maturity of one year or less to ABCP conduits																																
c. Original maturity exceeding one year	RCON G624				RCON G625			RCON G626												RCON G627			RCON G628			RCON G629			RCON S539			18.c.
				0.5																												
19. Unconditionally cancelable commitments	RCON S540				RCON S541																											19.
				0.0																												
20. Over-the-counter derivatives					RCON S542			RCON S543						RCON S544			RCON S545			RCON S546			RCON S547			RCON S548			20.			
21. Centrally cleared derivatives					RCON S549			RCON S550			RCON S551			RCON S552						RCON S554			RCON S555			RCON S556			RCON S557			21.
22. Unsettled transactions (failed trades) ²²	RCON H191							RCON H193												RCON H194			RCON H195			RCON H196			RCON H197			22.

19. Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)			
	Allocation by Risk-Weight Category									Application of Other Risk-Weighting Approaches ²³						
	625%			937.5%			1250%			Credit Equivalent Amount			Risk-Weighted Asset Amount			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																
16. Repo-style transactions ²⁴										RCN H301			RCN H302			16.
17. All other off-balance sheet liabilities																17.
18. Unused commitments:																
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits										RCN H303			RCN H304			18.a.
b. Original maturity of one year or less to ABCP conduits																18.b.
c. Original maturity exceeding one year										RCN H307			RCN H308			18.c.
19. Unconditionally cancelable commitments																19.
20. Over-the-counter derivatives										RCN H309			RCN H310			20.
21. Centrally cleared derivatives																21.
22. Unsettled transactions (failed trades) ²⁵	RCN H198			RCN H199			RCN H200									22.

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)									
Allocation by Risk-Weight Category																												
250% ²⁶																						300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands																												
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou							
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																												
	RCON S562			RCON S563			RCON S564			RCON S565			RCON S566			RCON S567			RCON S568									
																						23.						
24. Risk-weight factor	X 250%			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%			24.						
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)																												
	RCON S573			RCON S574			RCON S575			RCON S576			RCON S577			RCON S578			RCON S579									
																						25.						

Dollar Amounts in Thousands						Totals					
	RCON	Tril	Bil	Mil	Thou						
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	S580					26.					
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581					27.					
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ²⁷	B704					28.					
29. LESS: Excess allowance for loan and lease losses	A222					29.					
30. LESS: Allocated transfer risk reserve	3128					30.					
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641					31.					

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

															Dollar Amounts in Thousands															
															RCON	Bil	Mil	Thou												
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules															G642					M.1.										
															With a remaining maturity of															
															(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands															RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of over-the-counter derivative contracts:																														
a. Interest rate															S582					S583					S584					M.2.a.
b. Foreign exchange rate and gold															S585					S586					S587					M.2.b.
c. Credit (investment grade reference asset)															S588					S589					S590					M.2.c.
d. Credit (non-investment grade reference asset)															S591					S592					S593					M.2.d.
e. Equity															S594					S595					S596					M.2.e.
f. Precious metals (except gold)															S597					S598					S599					M.2.f.
g. Other															S600					S601					S602					M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:																														
a. Interest rate															S603					S604					S605					M.3.a.
b. Foreign exchange rate and gold															S606					S607					S608					M.3.b.
c. Credit (investment grade reference asset)															S609					S610					S611					M.3.c.
d. Credit (non-investment grade reference asset)															S612					S613					S614					M.3.d.
e. Equity															S615					S616					S617					M.3.e.
f. Precious metals (except gold)															S618					S619					S620					M.3.f.
g. Other															S621					S622					S623					M.3.g.

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

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities																						
(included in Schedule RC-B or in Schedule RC, item 5).....				RCON B761			RCON B762									RCON B763						6.a.
b. Loans																						
(included in Schedule RC-C)				RCON B500			RCON B501									RCON B502						6.b.
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due				RCON B764			RCON B765									RCON B766						7.a.
b. 90 days or more past due				RCON B767			RCON B768									RCON B769						7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs				RIAD B770			RIAD B771									RIAD B772						8.a.
b. Recoveries				RIAD B773			RIAD B774									RIAD B775						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 enhancements	RCON B776			RCON B777			RCON B778			RCON B779			RCON B780			RCON B781			RCON B782			9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783			RCON B784			RCON B785			RCON B786			RCON B787			RCON B788			RCON B789			10.

Schedule RC-S—Continued

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

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

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

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

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

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

Schedule RC-T—Continued

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

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. l. Other common and preferred stocks	J296				J297				J298				M.1. l.
m. Real estate mortgages	J299				J300				J301				M.1.m.
n. Real estate	J302				J303				J304				M.1.n.
o. Miscellaneous assets	J305				J306				J307				M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308				J309				J310				M.1.p.

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950			B951			B952			M.4.b.
c. Investment management and investment advisory agency 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)

Area Code / Phone Number / Extension (TEXT B963)

Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed

750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?

RCON	Yes		No
6979			

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):
(TEXT 6980)