

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2015 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) ____ B This return/report is: ☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months). C If the plan is a collectively-bargained plan, check here. ☐ D Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information		
1a Name of plan <u>PENSION PLAN FOR EMPLOYEES OF FIRSTMERIT CORPORATION AND AFFILIATES</u>	1b Three-digit plan number (PN) ▶	001	
	1c Effective date of plan <u>11/01/1952</u>		
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>FIRSTMERIT CORPORATION</u> <u>106 SOUTH MAIN STREET, 6TH FLOOR</u> <u>AKRON, OH 44308-1444</u>	2b Employer Identification Number (EIN) <u>34-1339938</u>	2c Plan Sponsor's telephone number <u>330-384-7060</u>	2d Business code (see instructions) <u>522110</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2016	JANE E. LITZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 6143
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits..... f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 1644 6a(2) 1398 6b 1668 6c 2735 6d 5801 6e 147 6f 5948 6g 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III	Form M-1 Compliance Information (to be completed by welfare benefit plans)
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11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2015 Form M-1 annual report. If the plan was not required to file the 2015 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

Round off amounts to nearest dollar.
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan PENSION PLAN FOR EMPLOYEES OF FIRSTMERIT CORPORATION AND AFFILIATES	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF FIRSTMERIT CORPORATION	D Employer Identification Number (EIN) 34-1339938

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2015			
2 Assets:			
a Market value	2a	257354369	
b Actuarial value	2b	250752409	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	1684	87913557	87913557
b For terminated vested participants	2815	60064381	60064381
c For active participants	1644	67635893	71387208
d Total	6143	215613831	219365146
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.29%	
6 Target normal cost	6	351143	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary DAVID A. HENDERSON Type or print name of actuary HEWITT ASSOCIATES LLC Firm name 5005 ROCKSIDE ROAD SUITE 1000 INDEPENDENCE, OH 44131 Address of the firm	07/26/2016 Date 14-06905 Most recent enrollment number 216-525-5367 Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.72 %	2nd segment: 6.11 %	3rd segment: 6.81 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	351143	
b Excess assets, if applicable, but not greater than line 31a	31b	351143	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	32215687	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	32215687	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2015
		This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan <u>PENSION PLAN FOR EMPLOYEES OF FIRSTMERIT CORPORATION AND AFFILIATES</u>	B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FIRSTMERIT CORPORATION</u>	D Employer Identification Number (EIN) <u>34-1339938</u>

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

<u>BLACKROCK FUND ADVISORS</u>	<u>400 HOWARD STREET</u> <u>SAN FRANCISCO, CA 94105</u>
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(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

<u>DODGE & COX</u>	<u>555 CALIFORNIA STREET, 40TH FLOOR</u> <u>SAN FRANCISCO, CA 94104</u>
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

<u>FEDERATED INVESTORS</u>	<u>1001 LIBERTY AVENUE</u> <u>PITTSBURGH, PA 15222</u>
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

<u>GABELLI FUNDS LLC</u>	<u>ONE CORPORATE CENTER</u> <u>RYE, NY 10580-1422</u>
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VANGUARD GROUP INC

23-1945930

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NGAM DISTRIBUTION, L.P.

399 BOYLSTON STREET
BOSTON, MA 02116

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TEMPLETON GLOBAL FUND

94-2293622

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

OPPENHEIMER FUNDS INC

13-3459790

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

HEWITT ASSOCIATES LLC

36-2235791

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 11 17 27 34	NONE	222145	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

PRIVATE BANK/GLOBAL BRIDGE

41-1946302

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	217905	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection
For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</u>		
A Name of plan <u>PENSION PLAN FOR EMPLOYEES OF FIRSTMERIT CORPORATION AND AFFILIATES</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FIRSTMERIT CORPORATION</u>		D Employer Identification Number (EIN) <u>34-1339938</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	35000000
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	481510	477122
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3836215	4620066
(2) U.S. Government securities.....	1c(2)	7963431	8263474
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	7176574	6479398
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	34834656	33850679
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	203543495	183566792
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	257835881	272257531

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	62062	20195
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	62062	20195

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	257773819	272237336
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	35000000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		35000000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	460	
(B) U.S. Government securities	2b(1)(B)	188163	
(C) Corporate debt instruments	2b(1)(C)	253976	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		442599
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	834047	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	5112347	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		5946394
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	9435842	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	7758923	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1676919
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-3865113	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-3865113

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-6952508
c Other income	2c		375269
d Total income. Add all income amounts in column (b) and enter total	2d		32623560

Expenses**e** Benefit payment and payments to provide benefits:

(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	17719877	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		17719877
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	222203	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	217963	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		440166
j Total expenses. Add all expense amounts in column (b) and enter total	2j		18160043

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		14463517
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☐ Yes ☒ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: BDO USA, LLP

(2) EIN: 13-5381590

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

	Yes	No	N/A	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒		
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒		

	Yes	No	N/A	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X		
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X		
e Was this plan covered by a fidelity bond?	X			15000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X		
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X		
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X		
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X		
l Has the plan failed to provide any benefit when due under the plan?		X		
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)				
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.				
o Did the plan trust incur unrelated business taxable income?				
p Were in-service distributions made during the plan year?				

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
 If "Yes," enter the amount of any plan assets that reverted to the employer this year. ☐ Yes ☒ No Amount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☒ Yes ☐ No ☐ Not determined

Part V Trust Information

6a Name of trust	6b Trust's EIN
6c Name of trustee or custodian	6d Trustee's or custodian's telephone number

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection.
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan <u>PENSION PLAN FOR EMPLOYEES OF FIRSTMERIT CORPORATION AND AFFILIATES</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FIRSTMERIT CORPORATION</u>	D Employer Identification Number (EIN) <u>34-1339938</u>

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>23-3060382</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	<u>141</u>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☒ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____	If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☒ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☒ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
----------------	---

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c)
	a Enter the percentage of plan assets held as: Stock: <u>39.9</u> % Investment-Grade Debt: <u>60.1</u> % High-Yield Debt: <u>0.0</u> % Real Estate: <u>0.0</u> % Other: <u>0.0</u> %
	b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☒ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
	c What duration measure was used to calculate line 19(b)? ☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

Part VII	IRS Compliance Questions
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20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A
22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____. (See instructions for tax law changes and codes).		
22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter ____/____/____ and the letter's serial number _____.		
22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter ____/____/____.		
23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No



Pension Plan for Employees of FirstMerit Corporation and Affiliates

Financial Statements and
Supplemental Schedule
Years Ended December 31, 2015 and 2014



The report accompanying these financial statements was issued by BDO USA, LLP, a Delaware limited liability partnership and the U.S. member of BDO International Limited, a UK company limited by guarantee.



**Pension Plan for Employees of
FirstMerit Corporation and Affiliates**

Audited Financial Statements and Supplemental Schedule

Years ended December 31, 2015 and 2014

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Independent Auditor's Report

To the Plan Administrator of the
Pension Plan for Employees of FirstMerit Corporation and Affiliates
Akron, Ohio

We have audited the accompanying financial statements of the Pension Plan for Employees of FirstMerit Corporation and Affiliates (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2015 and 2014, and the related statements of changes in net assets available for benefits for the years ended December 31, 2015 and 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial status of the Plan as of December 31, 2015 and 2014, and the changes in its financial status for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Report on Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Assets (Held at End of Year) as of December 31, 2015 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

BDO USA, LLP

Akron, Ohio
October 10, 2016

Pension Plan for Employees of FirstMerit Corporation and Affiliates

Statements of Net Assets Available for Benefits

	December 31,	
	2015	2014
Assets		
Investments, at fair value:		
Money market mutual funds	\$ 4,620,066	\$ 3,836,215
United States government securities	5,675,118	5,066,624
United States government agency issues	2,588,356	2,896,807
Corporate bonds	6,479,398	7,176,574
Common stocks	33,850,679	34,834,656
Equity mutual funds and exchange traded funds	41,706,382	48,517,974
Fixed income mutual funds	117,483,218	128,951,517
Foreign mutual funds and exchange traded funds	24,377,192	26,074,004
Total investments	<u>236,780,409</u>	<u>257,354,371</u>
Accrued interest and dividends	<u>477,122</u>	<u>481,510</u>
Total assets	<u>237,257,531</u>	<u>257,835,881</u>
Liabilities		
Expenses payable	<u>20,195</u>	<u>62,062</u>
Total liabilities	<u>20,195</u>	<u>62,062</u>
Net assets available for benefits	<u>\$ 237,237,336</u>	<u>\$ 257,773,819</u>

See accompanying notes.

**Pension Plan for Employees of
FirstMerit Corporation and Affiliates**

Statements of Changes in Net Assets Available for Benefits

	Years ended December 31, 2015	2014
Additions		
Investment income:		
Interest	\$ 729,573	\$ 476,878
Dividends	6,026,263	6,460,070
Net realized and unrealized appreciation in fair value of investments	—	10,558,748
	<u>6,755,836</u>	<u>17,495,696</u>
Transfer from plan of acquired company	—	69,753,482
Total additions	<u>6,755,836</u>	<u>87,249,178</u>
Deductions		
Benefits paid directly to participants	17,719,877	16,818,543
Net realized and unrealized depreciation in fair value of investments	9,132,276	—
Administrative expenses	440,166	360,376
Total deductions	<u>27,292,319</u>	<u>17,178,919</u>
Net (decrease) increase	(20,536,483)	70,070,259
Net assets available for benefits:		
Beginning of the year	257,773,819	187,703,560
End of the year	<u>\$ 237,237,336</u>	<u>\$ 257,773,819</u>

See accompanying notes.

Pension Plan for Employees of
FirstMerit Corporation and Affiliates
Notes to Financial Statements

1. Description of the Plan

The following description of the Pension Plan for Employees of FirstMerit Corporation and Affiliates (the Plan) provides only general information. Participants should refer to the Plan Agreement and summary plan description for a more complete description of the Plan's provisions.

General

The Plan is a defined benefit pension plan sponsored by FirstMerit Corporation (the Sponsor). It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Effective January 1, 2007, the Sponsor closed the Plan to new participants. Fully vested participants in the Plan as of December 31, 2006 continue to be participants in the Plan. Any participant who was not fully vested in the Plan at December 31, 2006 became a participant in the FirstMerit Corporation and Affiliates Employees' Salary Savings Retirement Plan.

Effective December 31, 2012, the qualified defined benefit plan was frozen resulting in no benefits accruing after December 31, 2012. Employees will have an accrued benefit which will be paid upon retirement. These Plan changes were reflected in the accumulated plan benefit obligation as of December 31, 2012.

As of the close of business December 31, 2013, the Citizens Republic Bancorp Cash Balance Pension Plan was merged with the Plan. The Citizens Pension Plan ceased to exist after December 31, 2013. The plan assets of the FirstMerit Pension Plan and the Citizens Pension Plan were combined and invested in a single trust in January 2014. Benefits remain frozen in the combined plan with the unique benefit structure under each of the FirstMerit and Citizens Pension Plans retained in the combined plan.

Eligibility and Vesting

Participants in the Plan are eligible for monthly benefits upon reaching age 65 with five years of service, upon age 55 with 15 years of service, or at age 65 if they reached five years of service when a disability occurs. Benefits became fully vested after a participant has completed five years of participating service. For former participants in the Citizens Pension Plan, normal retirement age is the later of age 65 or the fifth anniversary of the date they commenced participation in the Plan.

Benefits

Employees who retire or otherwise terminate employment prior to attaining normal retirement age have benefits calculated using accrued credited years of service. If early retirement benefits are payable before normal retirement age, such benefits are reduced by 3% annually if 25 or more years of service and 3% for each year back to age 62 and 5% for each year before age 62 if fewer than 25 years of service.

Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service employees have rendered to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired and terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. The accumulated plan benefits for

**Pension Plan for Employees of
FirstMerit Corporation and Affiliates
Notes to Financial Statements**

active employees are based upon their average compensation during the four years preceding the valuation date. Benefits payable under all circumstances - retirement, death, disability, and termination of employment - are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

For former participants in the Citizens Pension Plan, the accumulated plan benefits are based upon their compensation after December 31, 2001 and through December 31, 2006. Those who were employed with a participating employer prior to December 31, 2001 also receive any monthly pension benefit earned under that plan.

Funding

The Sponsor contributes such amounts as are necessary to provide the Plan with assets with which to pay pension benefits to Plan participants. The contributions are designed to fund current service cost on a current basis and to fund over 30 years the established accrued benefit cost arising from qualifying service prior to establishment of the Plan. The minimum funding requirements under ERISA have been met for 2015 and 2014. As of December 31, 2012, the qualified defined benefit was frozen and no additional benefits will be accrued.

Plan Termination

The Pension Benefit Guaranty Corporation (the PBGC) insures certain benefits under the Plan if the Plan terminates. Should the Plan terminate at some future time, its net assets generally will not be available on a pro rata basis to provide participants' benefits. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guaranty while other benefits may not be provided at all.

In the event the Plan should terminate, the assets of the Plan, after providing for any administrative expenses, shall be allocated for the purposes of paying benefits to the participants, beneficiaries, and eligible spouses in the following order of precedence:

- i. Provide retirement income for participants, beneficiaries, and eligible spouses who, three years prior to the Plan termination date, were either receiving pension benefits or would have been eligible to receive pension benefits had they then retired;
- ii. Provide all other pension benefits guaranteed under Title IV of ERISA;
- iii. Provide all other pension benefits not guaranteed by ERISA which vest in each participant in accordance with the provisions of the Plan, assuming that the Plan termination date is the participant's termination of employment date; and
- iv. Provide accrued benefits to participants as of the Plan termination date which are not then vested with the provisions of the Plan.

Pension Plan for Employees of
FirstMerit Corporation and Affiliates
Notes to Financial Statements

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in conformity with U.S. generally accepted accounting principles (U.S. GAAP).

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedules. Actual results could differ from those estimates.

Trustee

Under terms of the Plan, the FirstMerit Wealth Management Services, Private Client Services Division of FirstMerit Bank, N.A., a subsidiary of FirstMerit Corporation, acts as trustee for the Plan and, as such, manages a trust fund (the Trust) which includes all the Plan's assets.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value, as reported by the trustee. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). See Note 5 for further discussion and disclosures related to fair value measurements. The Plan values securities traded on a national securities exchange at the last reported sales price on the last business day of the Plan year. Securities traded in the over-the-counter market and listed securities for which no sale was reported on the last business day of the year are valued by the trustee at the last reported bid and ask price reported by a recognized pricing service. Mutual funds are valued at quoted prices reported on the active market in which the mutual funds are traded.

Investment transactions are recognized on the trade date, which is the date the order to buy and sell is executed. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. In instances where stocks have been purchased at various times, an average cost is used to determine the realized gain or loss. Net (depreciation) appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments made to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid by the Plan, as provided by the Plan's provisions. Administrative expenses paid by the Plan include record keeping, actuary and investment advisory fees. Expenses relating to purchases, sales or transfers of the Plan's investments are charged to the particular investment fund to which the expenses relate. All other administrative expenses of the Plan are paid by the Sponsor.

Pension Plan for Employees of
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Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities will occur in the near term and, that such changes could materially affect the amount reported in the statement of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits is reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

New Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2015-07, *Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)*, which removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient. The amendments also remove the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. Rather, those disclosures are limited to investments for which the entity has elected to measure the fair value using that practical expedient. The adoption of this guidance would only impact the presentation of the financial statements. ASU No. 2015-07 is effective retrospectively for non-public plans for reporting periods presented beginning after December 15, 2015, with early adoption permitted. The adoption of this accounting guidance is not expected to have a material effect on the Plan's benefit obligations and net assets available for benefit or the respective changes to the Plan's benefit obligations and net assets available for benefit.

In July 2015, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960) Defined Contribution Plans (Topic 962) Health and Welfare Benefit Plans (Topic 965) Part I: Fully Benefit-Responsive Investment Contracts; Part II: Fully Benefit-Responsive Investment Contracts; Part III: Measurement Date Practical Expedient*, to reduce complexity in employee benefit plan accounting. Part I of the update designates contract value as the only required measure for fully-benefit responsive investment contracts and eliminates the requirement to reconcile contract value to fair value on the face of plan financial statements. Part II of the update eliminates the requirement to disclose investments (both participant-directed and nonparticipant-directed) of employee benefit plans in multiple ways and requires that investments be grouped only by general type. Part III of the update provides a practical expedient that allows employers to measure defined benefit plan assets on a month-end date that is nearest to the employer's fiscal year-end when the fiscal period does not coincide with a month-end. The adoption of this guidance would only impact the presentation of the financial statements. ASU No. 2015-12 is effective retrospectively for non-public plans for reporting periods presented beginning after December 15, 2015, with early adoption permitted. The adoption of this accounting guidance is not expected to have a material effect on the Plan's benefit obligations and net assets available for benefit or the respective changes to the Plan's benefit obligations and net assets available for benefit.

Pension Plan for Employees of
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There were no other new accounting pronouncements that were issued or became effective during the year ended December 31, 2015, that had, or are expected to have, a material impact on the Plan's net assets available for benefits or financial statement disclosures.

3. Accumulated Plan Benefits

An actuary estimated the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The actuarial present value of accumulated plan benefits as of January 1, 2015 is as follows:

Actuarial present value of accumulated plan benefits:

Vested benefits:

Participants currently receiving benefits	\$ 90,676,343
Other participants	135,595,880

226,272,223

Nonvested benefits

3,703,713

Total actuarial present value of accumulated plan benefits

\$ 229,975,936

The change in the actuarial present value of accumulated Plan benefits for the year ended January 1, 2015 is as follows:

Actuarial present value of accumulated plan benefits at the beginning of the year	\$ 212,718,430
Interest accumulation	13,800,146
Net benefits accrued	1,413,356
Benefits paid	(16,818,543)
Assumption changes	18,862,547
Net increase	<u>17,257,506</u>
Actuarial present value of accumulated plan benefits at the end of the year	<u><u>\$ 229,975,936</u></u>

The calculation of the present value of accumulated plan benefits was prepared using the projected unit credit cost allocation method by consulting actuaries. The following were other significant assumptions used in the valuations as of January 1:

Assumed rate of return on investments	6.50%
Mortality assumption for healthy lives	2015 static mortality table for annuitants and non-annuitants per § 1.430(h)(3)-1(e)
Weighted average retirement age	Age 62 if the participant has more than 15 years of vesting service; otherwise age 65

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These actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of plan benefits.

4. Investments

Plan investments, including gains and losses on investments bought and sold, as well as held during the year, (depreciated) appreciated in fair value as follows:

	Years ended December 31,	
	2015	2014
United States government securities	\$ (39,132)	\$ 49,964
United States government agency issues	(57,557)	(26,752)
Corporate bonds	(171,699)	(11,072)
Common stocks	(1,911,379)	1,741,355
Equity mutual funds and exchange traded funds	351,484	4,119,547
Fixed income mutual funds	(5,369,658)	7,167,704
Foreign mutual funds and exchange traded funds	(1,934,335)	(1,933,201)
Investments in the Citizens Pension Plan *	—	(548,797)
	\$ (9,132,276)	\$ 10,558,748

* Amount represents the difference in the market value of the investments held by the Citizens Pension Plan at December 31, 2013 after benefit payments on January 1, 2014 and the cash received by the FirstMerit Pension Plan on January 7, 2014 when those investments were liquidated.

The fair values of individual investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	December 31, 2015
Federated Short Term Income Fund	\$ 40,000,000
Ishares TR Russell 1000 Growth Index ETF	23,987,016
Vanguard L/T Invest Gr FD-AD	60,295,545

	December 31, 2014
Federated Short Term Income Fund	\$ 45,946,199
Ishares TR Russell 1000 Growth Index ETF	23,053,866
Vanguard L/T Invest Gr FD-AD	64,364,328

Pension Plan for Employees of
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5. Fair Value Measurements

Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

- Level 1 - Valuations based on unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 - Valuations based on quoted prices for similar assets and liabilities traded in the active markets; quoted prices for identical or similar instruments in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived from or corroborated by observable market data by correlation or other means.
- Level 3 - Valuations based on unobservable inputs which are significant to the fair value measurement.

The level in the fair value hierarchy within which the fair value measurement is classified is determined based upon the lowest level input that is significant to the fair value measure in its entirety.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2015 and 2014.

Domestic and foreign money market funds: Valued at the net asset value (NAV) of the shares held by the Plan at year-end and is determined based on the value of the underlying investments of the fund. The money market funds seek to maintain a \$1.00 NAV per share.

United States government securities, government agency issues and corporate bonds: Valued using independent evaluated prices which are based on observable inputs, such as available trade information, spreads, bids and offers, and United States Treasury curves.

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

Registered equity, fixed income, foreign mutual funds and exchange traded funds: Valued at quoted prices as reported on the active market in which the mutual funds are traded.

The preceding methods described may produce a fair value calculation that may not be indicative of net realized value or reflective of future fair values. Furthermore, although the Plan believes its valuation method is appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of financial instruments could result in a different fair value measurement at the reporting date.

There were no transfers between Levels 1 and 2 of the hierarchy during the year ended December 31, 2015 and 2014.

Pension Plan for Employees of
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The following tables present the balance of Plan assets measured at fair value as of December 31, 2015 and 2014.

	Assets at Fair Value as of December 31, 2015			
	Level 1	Level 2	Level 3	Total
Money market mutual funds	\$ 4,620,066			\$ 4,620,066
United States government securities		5,675,118		5,675,118
United States government agency issues		2,588,356		2,588,356
Corporate bonds		6,479,398		6,479,398
Common stocks:				
Materials	1,518,967			1,518,967
Consumer Discretionary	4,892,510			4,892,510
Consumer Staples	2,387,541			2,387,541
Health Care	3,948,007			3,948,007
Energy	2,952,297			2,952,297
Financials	8,183,588			8,183,588
Industrials	4,620,651			4,620,651
Information Technology	3,818,325			3,818,325
Telecommunications Services	740,814			740,814
Utilities	287,364			287,364
Total Other Assets	500,615			500,615
Total Common Stocks	33,850,679	—	—	33,850,679
Equity mutual funds and exchange traded funds	41,706,382			41,706,382
Fixed income mutual funds	117,483,218			117,483,218
Foreign mutual funds and exchange traded funds	24,377,192			24,377,192
Total assets at fair value	\$ 222,037,537	\$ 14,742,872	\$ —	\$ 236,780,409

**Pension Plan for Employees of
FirstMerit Corporation and Affiliates
Notes to Financial Statements**

Assets at Fair Value as of December 31, 2014				
	Level 1	Level 2	Level 3	Total
Money market mutual funds	\$ 3,836,215		\$ —	\$ 3,836,215
United States government securities	—	5,066,624	—	5,066,624
United States government agency issues	—	2,896,807	—	2,896,807
Corporate bonds	—	7,176,574	—	7,176,574
Common stocks				—
Materials	1,666,320		—	1,666,320
Consumer Discretionary	4,495,359		—	4,495,359
Consumer Staples	2,490,591		—	2,490,591
Health Care	4,066,327		—	4,066,327
Energy	3,003,251		—	3,003,251
Financials	8,422,919		—	8,422,919
Industrials	4,541,689		—	4,541,689
Information Technology	3,933,453		—	3,933,453
Telecommunications Services	749,790		—	749,790
Utilities	1,202,670		—	1,202,670
Total Other Assets	262,287		—	262,287
Total Common Stocks	34,834,656	—	—	34,834,656
Equity mutual funds	48,517,974	—	—	48,517,974
Fixed income mutual funds	128,951,517	—	—	128,951,517
Foreign mutual funds	26,074,004	—	—	26,074,004
Total assets at fair value	\$ 242,214,366	\$ 15,140,005	\$ —	\$ 257,354,371

6. Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated September 17, 2014, stating that the written form of the underlying plan document is qualified under Section 401(a) of the Internal Revenue Code (Code) and, therefore, the related trust is exempt from taxation. Subsequent to this determination by the IRS the Plan was amended. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore believes the Plan, as amended, is qualified and the related trust is tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan Sponsor has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2015, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Pension Plan for Employees of
FirstMerit Corporation and Affiliates
Notes to Financial Statements

7. Subsequent Events

Subsequent events have been evaluated through the date of financial statement issuance, October 10, 2016. On May 10, 2016, the Parent made a contribution to the Plan of \$35.0 million.

On August 16, 2016, Huntington Bancshares Incorporated (Huntington) closed its acquisition of FirstMerit Corporation (the Parent) and is now operating as one company, having merged FirstMerit Bank into The Huntington National Bank. Huntington is currently evaluating the payments to participants enrolled in the Plan and the eventual merger of the Plan into Huntington's pension plan.

8. Related Party Transactions

Certain of the Plan's assets are invested in funds managed by the trustee and the custodian, SEI Trust Company, of the Plan. These transactions qualify as party-in interest transactions; however, they are exempt from the prohibited transactions rules under ERISA.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to a draft Form 5500:

	December 31,	
	2015	2014
Net assets available for benefits per the accompanying financial statements	\$ 237,237,336	\$ 257,773,819
Employer contribution **	35,000,000	—
Net assets available for benefits per the draft Form 5500	<u>\$ 272,237,336</u>	<u>\$ 257,773,819</u>

** The employer contribution of \$35.0 million made May 10, 2016 is not included in the financial statements for the 2015 Plan year, but is recorded in the 2015 Plan year for Form 5500 purposes.

The following is a reconciliation of the net (decrease) increase in net assets available for benefits per financial statements to a draft Form 5500:

	December 31,	
	2015	2014
Net (decrease) increase in net assets available for benefits per the accompanying financial statements	\$ (20,536,483)	\$ 70,070,259
Employer contribution **	35,000,000	—
Transfer of assets from the Citizens Republic Bancorp Cash Balance Pension Plan	—	(69,753,482)
Net increase in net assets available for benefits per the draft Form 5500	<u>\$ 14,463,517</u>	<u>\$ 316,777</u>

** The employer contribution of \$35.0 million made May 10, 2016 is not included in the financial statements for the 2015 Plan year, but is recorded in the 2015 Plan year for Form 5500 purposes.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2015

Attained Age	Number of Participants and Average Cash Balance Account									
	Years of Service*									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29	3	3	4	2						
30-34	7	45 \$0	8	41 \$2,261	1					
35-39	3	49 \$0	10	86 \$2,302	39 \$7,067					
40-44	5	33 \$0	7	88 \$1,985	60 \$6,748	35 \$8,415	4			
45-49	8	28 \$0	10	90 \$2,953	41 \$6,433	40 \$7,123	34 \$20,231	7		
50-54	5	37 \$0	12	70 \$3,182	51 \$6,036	52 \$6,877	41 \$15,971	28 \$22,378	1	
55-59	6	32 \$0	10	75 \$2,162	55 \$7,739	20 \$7,638	33 \$22,223	35 \$12,461	31 \$42,168	2
60-64		18	5	49 \$2,390	42 \$4,452	24 \$14,685	18	13	25 \$28,095	11
65-69	1	7	3	9	10	4	2		2	4
70+		4			4	1	1			

N-1644

* FMER used Credit Service and CRBC used Participant Service.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month look-back (as of September 2014), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA
1st Segment Rate	4.72%
2nd Segment Rate	6.11%
3rd Segment Rate	6.81%
Cash Balance Interest Crediting Rate (Legacy Cash Balance Plan)	4.25%
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 3.50% per year.
Optional Payment Form Election Percentage	Legacy FirstMerit participants: 10% (full) life annuity 90% (partial) lump sum/life annuity Legacy Citizens participants: 20% life annuity 80% lump sum
Optional Payment Form Conversion Interest Rate	Same as funding interest rates above
Optional Payment Form Conversion Mortality	Applicable mortality table under IRC section 417(e) for lump sums paid during 2015
Mortality Rates Healthy and Disabled	2015 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Retirement Age	
Active Participants	See Tables 1 and 2
Terminated Vested Participants	Legacy FirstMerit Participants: 62 (15+ Vesting Service); otherwise Age 65 Legacy Citizens Participants: See Table 2; otherwise age 65
Withdrawal Rates	See Tables 3 and 4
Disability Rates	None.
Decrement Timing	Middle of year decrements, with 100% retirement occurring at beginning of year
Surviving Spouse Benefit	Legacy FirstMerit Participants: It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are three years older than their spouses. Legacy Citizens Participants: It is assumed that 80% of males and 80% of females have an eligible spouse, and that males are three years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of \$210,000.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Valuation of Plan Assets

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

Expected Return on Assets

Legacy FirstMerit Plan:

2013 Plan Year

7.00%, limited to 6.76%

2014 Plan Year

6.75%

Legacy Cash Balance Plan:

2013 Plan Year

6.75%

2014 Plan Year

6.75%

Trust Expenses Included in Target Normal Cost

\$351,143 based on prior year's administrative expenses.

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2015

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Table 1

**Retirement Rates—
Legacy FirstMerit Participants**

Age	Years of Service	
	0–24	25+
55	7.00%	10.00%
56	7.00%	10.00%
57	7.00%	10.00%
58	7.00%	10.00%
59	7.00%	10.00%
60	15.00%	15.00%
61	15.00%	15.00%
62	30.00%	30.00%
63	25.00%	25.00%
64	25.00%	25.00%
65	30.00%	30.00%
66	25.00%	25.00%
67	25.00%	25.00%
68	25.00%	25.00%
69	25.00%	25.00%
70+	100.00%	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Table 2

**Retirement Rates—
Legacy Citizens Participants**

Age	Rate
55	5.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	5.00%
61	5.00%
62	35.00%
63	20.00%
64	20.00%
65	70.00%
66	50.00%
67	50.00%
68	50.00%
69	50.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Table 3—Page 1 of 2

**Withdrawal Rates—
Legacy FirstMerit Participants**

Age	Years of Service					
	0	1	2	3	4	5+
15	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
16	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
17	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
18	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
19	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
20	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
21	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
22	33.50%	33.50%	33.50%	33.50%	33.50%	33.50%
23	33.30%	31.70%	31.70%	31.70%	31.70%	31.70%
24	33.30%	29.90%	29.90%	29.90%	29.90%	29.90%
25	33.30%	29.60%	28.10%	28.10%	28.10%	28.10%
26	33.30%	29.60%	26.40%	26.40%	26.40%	26.40%
27	33.30%	29.60%	26.20%	24.80%	24.80%	24.80%
28	33.30%	29.60%	26.20%	23.20%	23.20%	23.20%
29	33.30%	29.60%	26.20%	23.00%	21.70%	21.70%
30	33.30%	29.60%	26.20%	23.00%	20.30%	20.30%
31	33.30%	29.60%	26.20%	23.00%	20.10%	18.90%
32	33.30%	29.60%	26.20%	23.00%	20.10%	17.50%
33	33.30%	29.60%	26.20%	23.00%	20.10%	16.30%
34	33.30%	29.60%	26.20%	23.00%	20.10%	15.10%
35	33.30%	29.60%	26.20%	23.00%	20.10%	13.90%
36	33.30%	29.60%	26.20%	23.00%	20.10%	12.80%
37	33.30%	29.60%	26.20%	23.00%	20.10%	11.80%
38	33.30%	29.60%	26.20%	23.00%	20.10%	10.80%
39	33.30%	29.60%	26.20%	23.00%	20.10%	9.90%
40	33.30%	29.60%	26.20%	23.00%	20.10%	9.00%
41	33.30%	29.60%	26.20%	23.00%	20.10%	8.20%
42	33.30%	29.60%	26.20%	23.00%	20.10%	7.50%
43	33.30%	29.60%	26.20%	23.00%	20.10%	6.80%
44	33.30%	29.60%	26.20%	23.00%	20.10%	6.20%

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Table 3—Page 2 of 2

**Withdrawal Rates—
Legacy FirstMerit Participants**

Age	Years of Service					
	0	1	2	3	4	5+
45	33.30%	29.60%	26.20%	23.00%	20.10%	5.60%
46	33.30%	29.60%	26.20%	23.00%	20.10%	5.10%
47	33.30%	29.60%	26.20%	23.00%	20.10%	4.70%
48	33.30%	29.60%	26.20%	23.00%	20.10%	4.30%
49	33.30%	29.60%	26.20%	23.00%	20.10%	4.00%
50	33.30%	29.60%	26.20%	23.00%	20.10%	3.70%
51	33.30%	29.60%	26.20%	23.00%	20.10%	3.50%
52	33.30%	29.60%	26.20%	23.00%	20.10%	3.40%
53	33.30%	29.60%	26.20%	23.00%	20.10%	3.30%
54	33.30%	29.60%	26.20%	23.00%	20.10%	3.30%
55+	33.30%	29.60%	26.20%	23.00%	20.10%	3.30%

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Table 4

**Withdrawal Rates—
Legacy Citizens Participants**

Age	Male	Female	Age	Male	Female
15	24.95%	44.49%	45	1.67%	5.63%
16	22.95%	44.49%	46	1.42%	5.19%
17	20.95%	44.49%	47	1.17%	4.74%
18	18.95%	44.49%	48	0.92%	4.28%
19	16.94%	44.49%	49	0.66%	3.81%
20	14.94%	44.49%	50	0.40%	3.33%
21	13.94%	45.90%	51	0.13%	2.84%
22	12.94%	41.90%	52	0.00%	2.34%
23	11.94%	37.89%	53	0.00%	1.83%
24	10.93%	33.89%	54	0.00%	1.32%
25	9.93%	29.89%	55	0.00%	0.79%
26	9.33%	27.88%	56+	0.00%	0.26%
27	8.72%	25.88%			
28	8.12%	23.87%			
29	7.51%	21.87%			
30	6.91%	19.86%			
31	6.50%	18.65%			
32	6.10%	17.44%			
33	5.69%	16.24%			
34	5.28%	15.03%			
35	4.87%	13.82%			
36	4.46%	13.00%			
37	4.05%	12.19%			
38	3.64%	11.38%			
39	3.23%	10.56%			
40	2.81%	9.74%			
41	2.60%	8.93%			
42	2.37%	8.10%			
43	2.14%	7.28%			
44	1.91%	6.46%			

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

► **Round off amounts to nearest dollar.**
 ► **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan PENSION PLAN FOR EMPLOYEES OF FIRSTMERIT CORPORATION AND AFFILIATES	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF FIRSTMERIT CORPORATION	D Employer Identification Number (EIN) 34-1339938	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2015</u>			
2 Assets:			
a Market value	2a	257,354,369	
b Actuarial value	2b	250,752,409	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	1,684	87,913,557	87,913,557
b For terminated vested participants.....	2,815	60,064,381	60,064,381
c For active participants.....	1,644	67,635,893	71,387,208
d Total.....	6,143	215,613,831	219,365,146
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate.....	5	6.29%	
6 Target normal cost.....	6	351,143	

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>David A. Henderson</u> Signature of actuary	<u>07/26/2016</u> Date
	<u>DAH.</u>	
	DAVID A. HENDERSON Type or print name of actuary	<u>1406905</u> Most recent enrollment number
	HEWITT ASSOCIATES LLC Firm name	<u>216-525-5367</u> Telephone number (including area code)
	5005 ROCKSIDE ROAD SUITE 1000 INDEPENDENCE OH 44131 Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.72%	2nd segment: 6.11%	3rd segment: 6.81%	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	351,143	
b Excess assets, if applicable, but not greater than line 31a	31b	351,143	
32 Amortization installments:			
a Net shortfall amortization installment	Outstanding Balance	Installment	
b Waiver amortization installment	0	0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ...	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	32,215,687	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	32,215,687	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:				
a Schedule elected	☐ 2 plus 7 years	☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008	☐ 2009	☐ 2010	☐ 2011
42 Amount of acceleration adjustment	42			
43 Excess installment acceleration amount to be carried over to future plan years	43			

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 7—Explanation of Discrepancy in Prior Year Prefunding Balance

The amount shown on line 7(b) of \$1,567 does not match the \$0 reported on line 13b of the 2014 Schedule SB. An attachment was added to the 2014 Schedule SB which explained that the correct amount of line 13b was \$1,567 (due to the December 31, 2013 merger of the FirstMerit Corporation Cash Balance Pension Plan (EIN: 34-1339938; PN: 003) into this plan). Due to software limitations, the amount shown on the actual form had to be \$0 (as lines 9, 10, 11d, and 12 were all \$0 on the 2014 form), otherwise, the EFAST system would not accept the submission.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2015

Date	Amount	Days to Discount to 1/1/2015 at 6.29%	Interest Adjusted Contribution
May 11, 2016	\$ 35,000,000	496	\$ 32,215,687
Total Contribution	\$ 35,000,000		\$ 32,215,687

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(1) Legacy Citizens Participants				(2) Legacy FirstMerit Participants with less than 25 Years of Service				(3) Legacy FirstMerit Participants with at least 25 Years of Service			
(a)	(b)	(c)	(d) Product	(a)	(b)	(c)	(d) Product	(a)	(b)	(c)	(d) Product
Age	Rate	Weight	(a) × (b) × (c)	Age	Rate	Weight	(a) × (b) × (c)	Age	Rate	Weight	(a) × (b) × (c)
55.5	5.00%	1.0000	2.78	55.5	7.00%	1.0000	3.89	55.5	10.00%	1.0000	5.55
56.5	5.00%	0.9500	2.68	56.5	7.00%	0.9300	3.68	56.5	10.00%	0.9000	5.09
57.5	5.00%	0.9025	2.59	57.5	7.00%	0.8649	3.48	57.5	10.00%	0.8100	4.66
58.5	5.00%	0.8574	2.51	58.5	7.00%	0.8044	3.29	58.5	10.00%	0.7290	4.26
59.5	5.00%	0.8145	2.42	59.5	7.00%	0.7481	3.12	59.5	10.00%	0.6561	3.90
60.5	5.00%	0.7738	2.34	60.5	15.00%	0.6957	6.31	60.5	15.00%	0.5905	5.36
61.5	5.00%	0.7351	2.26	61.5	15.00%	0.5913	5.46	61.5	15.00%	0.5019	4.63
62.5	35.00%	0.6983	15.28	62.5	30.00%	0.5026	9.42	62.5	30.00%	0.4266	8.00
63.5	20.00%	0.4539	5.76	63.5	25.00%	0.3518	5.59	63.5	25.00%	0.2986	4.74
64.5	20.00%	0.3631	4.68	64.5	25.00%	0.2639	4.26	64.5	25.00%	0.2240	3.61
65.5	70.00%	0.2905	13.32	65.5	30.00%	0.1979	3.89	65.5	30.00%	0.1680	3.30
66.5	50.00%	0.0872	2.90	66.5	25.00%	0.1385	2.30	66.5	25.00%	0.1176	1.95
67.5	50.00%	0.0436	1.47	67.5	25.00%	0.1039	1.75	67.5	25.00%	0.0882	1.49
68.5	50.00%	0.0218	0.75	68.5	25.00%	0.0779	1.33	68.5	25.00%	0.0661	1.13
69.5	50.00%	0.0109	0.38	69.5	25.00%	0.0584	1.02	69.5	25.00%	0.0496	0.86
70	100.00%	0.0054	0.38	70	100.00%	0.0438	3.07	70	100.00%	0.0372	2.60
Weighted Average			62.50	Weighted Average			61.86	Weighted Average			61.13

Retirement Rates - Weighted Average for groups (1), (2) and (3) above

	(1)	(2)	(3)
Weighted Average	62.50	61.86	61.13
Count *	525	871	248
Weighted Average Expected Retirement Age	61.954		

* The tables are weighted based on the counts from the January 1, 2015 data.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month look-back (as of September 2014), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA
1st Segment Rate	4.72%
2nd Segment Rate	6.11%
3rd Segment Rate	6.81%
Cash Balance Interest Crediting Rate (Legacy Cash Balance Plan)	4.25%
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 3.50% per year.
Optional Payment Form Election Percentage	Legacy FirstMerit participants: 10% (full) life annuity 90% (partial) lump sum/life annuity Legacy Citizens participants: 20% life annuity 80% lump sum
Optional Payment Form Conversion Interest Rate	Same as funding interest rates above
Optional Payment Form Conversion Mortality	Applicable mortality table under IRC section 417(e) for lump sums paid during 2015
Mortality Rates Healthy and Disabled	2015 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Retirement Age	
Active Participants	See Tables 1 and 2
Terminated Vested Participants	Legacy FirstMerit Participants: 62 (15+ Vesting Service); otherwise Age 65 Legacy Citizens Participants: See Table 2; otherwise age 65
Withdrawal Rates	See Tables 3 and 4
Disability Rates	None.
Decrement Timing	Middle of year decrements, with 100% retirement occurring at beginning of year
Surviving Spouse Benefit	Legacy FirstMerit Participants: It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are three years older than their spouses. Legacy Citizens Participants: It is assumed that 80% of males and 80% of females have an eligible spouse, and that males are three years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of \$210,000.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Valuation of Plan Assets

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

Expected Return on Assets

Legacy FirstMerit Plan:

2013 Plan Year

7.00%, limited to 6.76%

2014 Plan Year

6.75%

Legacy Cash Balance Plan:

2013 Plan Year

6.75%

2014 Plan Year

6.75%

Trust Expenses Included in Target Normal Cost

\$351,143 based on prior year's administrative expenses.

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2015

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Table 1

**Retirement Rates—
Legacy FirstMerit Participants**

Age	Years of Service	
	0–24	25+
55	7.00%	10.00%
56	7.00%	10.00%
57	7.00%	10.00%
58	7.00%	10.00%
59	7.00%	10.00%
60	15.00%	15.00%
61	15.00%	15.00%
62	30.00%	30.00%
63	25.00%	25.00%
64	25.00%	25.00%
65	30.00%	30.00%
66	25.00%	25.00%
67	25.00%	25.00%
68	25.00%	25.00%
69	25.00%	25.00%
70+	100.00%	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Table 2

**Retirement Rates—
Legacy Citizens Participants**

Age	Rate
55	5.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	5.00%
61	5.00%
62	35.00%
63	20.00%
64	20.00%
65	70.00%
66	50.00%
67	50.00%
68	50.00%
69	50.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
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**Withdrawal Rates—
Legacy FirstMerit Participants**

Age	Years of Service					
	0	1	2	3	4	5+
15	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
16	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
17	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
18	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
19	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
20	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
21	35.50%	35.50%	35.50%	35.50%	35.50%	35.50%
22	33.50%	33.50%	33.50%	33.50%	33.50%	33.50%
23	33.30%	31.70%	31.70%	31.70%	31.70%	31.70%
24	33.30%	29.90%	29.90%	29.90%	29.90%	29.90%
25	33.30%	29.60%	28.10%	28.10%	28.10%	28.10%
26	33.30%	29.60%	26.40%	26.40%	26.40%	26.40%
27	33.30%	29.60%	26.20%	24.80%	24.80%	24.80%
28	33.30%	29.60%	26.20%	23.20%	23.20%	23.20%
29	33.30%	29.60%	26.20%	23.00%	21.70%	21.70%
30	33.30%	29.60%	26.20%	23.00%	20.30%	20.30%
31	33.30%	29.60%	26.20%	23.00%	20.10%	18.90%
32	33.30%	29.60%	26.20%	23.00%	20.10%	17.50%
33	33.30%	29.60%	26.20%	23.00%	20.10%	16.30%
34	33.30%	29.60%	26.20%	23.00%	20.10%	15.10%
35	33.30%	29.60%	26.20%	23.00%	20.10%	13.90%
36	33.30%	29.60%	26.20%	23.00%	20.10%	12.80%
37	33.30%	29.60%	26.20%	23.00%	20.10%	11.80%
38	33.30%	29.60%	26.20%	23.00%	20.10%	10.80%
39	33.30%	29.60%	26.20%	23.00%	20.10%	9.90%
40	33.30%	29.60%	26.20%	23.00%	20.10%	9.00%
41	33.30%	29.60%	26.20%	23.00%	20.10%	8.20%
42	33.30%	29.60%	26.20%	23.00%	20.10%	7.50%
43	33.30%	29.60%	26.20%	23.00%	20.10%	6.80%
44	33.30%	29.60%	26.20%	23.00%	20.10%	6.20%

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**Withdrawal Rates—
Legacy FirstMerit Participants**

Age	Years of Service					
	0	1	2	3	4	5+
45	33.30%	29.60%	26.20%	23.00%	20.10%	5.60%
46	33.30%	29.60%	26.20%	23.00%	20.10%	5.10%
47	33.30%	29.60%	26.20%	23.00%	20.10%	4.70%
48	33.30%	29.60%	26.20%	23.00%	20.10%	4.30%
49	33.30%	29.60%	26.20%	23.00%	20.10%	4.00%
50	33.30%	29.60%	26.20%	23.00%	20.10%	3.70%
51	33.30%	29.60%	26.20%	23.00%	20.10%	3.50%
52	33.30%	29.60%	26.20%	23.00%	20.10%	3.40%
53	33.30%	29.60%	26.20%	23.00%	20.10%	3.30%
54	33.30%	29.60%	26.20%	23.00%	20.10%	3.30%
55+	33.30%	29.60%	26.20%	23.00%	20.10%	3.30%

Schedule SB Attachment (Form 5500)—2015 Plan Year
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Table 4

**Withdrawal Rates—
Legacy Citizens Participants**

Age	Male	Female	Age	Male	Female
15	24.95%	44.49%	45	1.67%	5.63%
16	22.95%	44.49%	46	1.42%	5.19%
17	20.95%	44.49%	47	1.17%	4.74%
18	18.95%	44.49%	48	0.92%	4.28%
19	16.94%	44.49%	49	0.66%	3.81%
20	14.94%	44.49%	50	0.40%	3.33%
21	13.94%	45.90%	51	0.13%	2.84%
22	12.94%	41.90%	52	0.00%	2.34%
23	11.94%	37.89%	53	0.00%	1.83%
24	10.93%	33.89%	54	0.00%	1.32%
25	9.93%	29.89%	55	0.00%	0.79%
26	9.33%	27.88%	56+	0.00%	0.26%
27	8.72%	25.88%			
28	8.12%	23.87%			
29	7.51%	21.87%			
30	6.91%	19.86%			
31	6.50%	18.65%			
32	6.10%	17.44%			
33	5.69%	16.24%			
34	5.28%	15.03%			
35	4.87%	13.82%			
36	4.46%	13.00%			
37	4.05%	12.19%			
38	3.64%	11.38%			
39	3.23%	10.56%			
40	2.81%	9.74%			
41	2.60%	8.93%			
42	2.37%	8.10%			
43	2.14%	7.28%			
44	1.91%	6.46%			

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
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Schedule SB, Part V—Summary of Plan Provisions

Benefits for Legacy Citizens Participants

Effective Date	The CBC plan was originally effective January 1, 1976 and the F&M plan was originally effective January 1, 2000. Effective December 31, 2006, the CBC and F&M plans merged. Effective December 31, 2013, the Cash Balance Plan was merged into the Pension Plan for Employees of FirstMerit Corporation and Affiliates.
Date of Participation	1,000 hours of service in a 12-month period. Effective January 1, 2007, the plan was closed to new participants.
Normal Retirement Eligibility	Age 65 with five years of participation.
Monthly Benefit	Accrued benefit.
Early Retirement Eligibility	Age 55 with three years of vesting service.
Monthly Benefit	Actuarial equivalent of accrued benefit, but not less than the grandfathered accrued benefit reduced for early commencement reductions (if applicable).
Deferred Vested Retirement Eligibility	Three years of vesting service.
Monthly Benefit	Accrued benefit payable at normal retirement age. Alternatively, if a participant had at least 10 years of vesting service at termination ¹ , an actuarially equivalent benefit payable the first of the month following termination of employment.
Preretirement Surviving Spouse Benefit Eligibility	Three years of vesting service.
Monthly Benefit	Actuarial equivalent of accrued benefit. For CBC and F&M participants who terminated without a Cash Balance Account, the survivor portion of a 50% joint and survivor annuity payable at the participant's earliest retirement age.

¹ For terminations after 2001 for former CBC participants and after 2006 for former F&M participants.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Normal Forms of Payment
For Unmarried Employees

Life annuity.

For Married Employees

The actuarial equivalent 50% joint and survivor annuity.

Optional Forms of Payment
For Unmarried Employees

Partial lump sum (two or three installments); Lump sum;
10-year certain and life annuity.

For Married Employees

Same optional forms as an unmarried employee, plus life
annuity; 75% and 100% joint and survivor annuity.

Former CBC participants who terminated before
January 1, 2002 and former F&M Security participants
who terminated before January 1, 2000 are not eligible
for a full or partial lump sum.

Definitions

Accrued Benefit

Cash Balance Account as of termination, projected to
normal retirement age with interest credits, and
converted into an actuarially equivalent life annuity. Pay
credits are no longer applicable under this plan
beginning in 2007.

Actuarial Equivalent

For purposes of converting the account balance into an
annuity, the applicable interest rates and mortality
pursuant to Code section 417(e).

Cash Balance Account

Opening balance plus pay credits (prior to 2007) plus
interest credits. The opening balance for CBC
participants was determined as of January 1, 2002 equal
to 105% of the present value of their grandfathered
accrued benefit. The opening balance for former F&M
Security and Waushara participants was determined as
of January 1, 2000 equal to 100% of the present value of
their grandfathered accrued benefit.

Covered Compensation

The average of the maximum taxable wage bases for the
35 calendar years ending with the year an individual
attains (or will attain) Social Security retirement age
(SSRA). In determining an individual's covered
compensation in any given year, the current year's wage
base is assumed to remain level in future years.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Early Commencement Reductions
(Grandfathered Accrued Benefit)
CBC Participants

Age	Age 65 SSRA	Age 66 SSRA	Age 67 SSRA
55	0.500	0.467	0.451
56	0.533	0.512	0.491
57	0.567	0.552	0.536
58	0.600	0.586	0.571
59	0.633	0.620	0.607
60	0.667	0.655	0.643
61	0.733	0.706	0.679
62	0.800	0.757	0.714
63	0.867	0.827	0.786
64	0.933	0.895	0.857
65	1.000	0.965	0.929
66	1.000	1.000	0.965
67	1.000	1.000	1.000

F&M Participants

Use "Age 65 SSRA" factors above.

Grandfathered Accrued Benefit

Frozen benefit under legacy final average pay formula (integrated with covered compensation) as of December 31, 1999 for former F&M participants and as of December 31, 2001 for former CBC participants.

Interest Credits

Credited annually based on the average yield on 30-year Treasury rates for the second month prior to the plan year.

Plan Year

Calendar year.

Vesting Service

A plan year during which an employee completes at least 1,000 hours of service.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Benefits for Legacy FirstMerit Participants

Effective Date	January 1, 1952.
Date of Participation	One year of 1,000 hours of service and age 21. Effective January 1, 2007, the plan was closed to new participants.
Normal Retirement Eligibility	Age 65 with five years of service.
Monthly Benefit	The sum of: (a) 1% of average final earnings times years of credited service after January 1, 2005 (maximum of 40 years total credited service); Plus (b) 1.35% of average final earnings times years of credited service through January 1, 2005 (maximum of 40 years); Plus (c) 0.55% of average final earnings in excess of covered compensation times years of credited service through January 1, 2005 (maximum of 35 years). There is a minimum pension amount equal to the participant's accrued pension as of December 31, 1988. Several participants have grandfathered benefits from plans that were merged into the FirstMerit plan. Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.
Early Retirement Eligibility	Age 55 with 15 years of service.
Monthly Benefit	Normal retirement benefit reduced 3.0% annually for each year prior to age 65 for participants with 25 or more years of service; and reduced 3.0% annually for each year prior to age 65 but after age 62, 5.0% annually prior to age 62 for participants with less than 25 years of service.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Deferred Vested Retirement

Eligibility

Five years of service.

Monthly Benefit

The accrued benefit as of the date of termination payable at the participant's normal retirement age or a reduced benefit commencing on or after attaining age 55 if the participant completed 15 years of service.

Disability Retirement

Eligibility

Participant becomes totally and permanently disabled, and has completed five years of service.

Monthly Benefit

Accrued benefit based on service to normal retirement age commencing at participant's normal retirement age.

Note: Effective July 1, 1993, the disability benefit has been removed from the plan.

Preretirement Surviving Spouse Benefit

Eligibility

Five years of service.

Monthly Benefit

Accrued benefit reduced for joint and 50% survivor form and early retirement payment.

Normal Forms of Payment

For Unmarried Employees

Life annuity.

For Married Employees

The actuarial equivalent 50% joint and survivor annuity.

Optional Forms of Payment

For Unmarried Employees

Lump sum; 5-, 10-, and 15-year certain and life.

For Married Employees

Same optional forms as an unmarried employee, plus life annuity; 66⅔%, 75%, and 100% joint and survivor annuity.

Benefit accruals after June 1, 2004, are not eligible to be taken as a lump sum.

Definitions

Accrued Benefit

The amount which a participant is entitled to commencing on his normal retirement date in the form of a straight life annuity based on his average final compensation, Social Security covered compensation, and credited years of service as of the valuation date.

Average Final Compensation

Average compensation of four highest consecutive plan years out of the last 10.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Compensation

Wages paid, excluding overtime, bonuses, and other incentive earnings. If a participant works less than 2,080 hours in a plan year other than the plan year of termination of service, compensation is annualized by increasing actual compensation by the ratio of 2,080 over actual compensated hours.

Credited Years of Service

After December 31, 1988, one year of service for each calendar year an employee completes 1,800 hours of service. Fractional service is computed for 1,000–1,799 hours. No service for less than 1,000 hours.

Prior to January 1, 1989, the total of a participant's continuous years of full-time employment through December 31, 1988.

Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.

Participating Service

After December 31, 1988, any plan year in which an employee completes at least 1,000 hours of service.

Prior to January 1, 1989, the total of a participant's continuous years of full-time employment through December 31, 1988.

Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.

Plan Year

Calendar year.

Social Security Covered Compensation

The average of the maximum taxable wage bases for the 35 calendar years ending with the year an individual attains (or will attain) Social Security retirement age. In determining an individual's covered compensation in any given year, the current year's wage base is assumed to remain level in future years.

Year of Service

A plan year during which an employee completes at least 1,000 hours of service.

Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following non-prescribed assumption change, which was made to better reflect anticipated plan experience:

- A change in the expected return on assets assumption used to calculate the value of plan assets from 7.00% for the 2013 plan year to 6.75% for the 2014 plan year, with the 2013 rate limited by the 3rd segment rate (6.76%) used for minimum funding purposes for 2013.

This assumption does not impact the funding shortfall. Therefore, approval of the Commissioner is not required.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2015

Attained Age	Number of Participants and Average Cash Balance Account									
	Years of Service*									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29	3	3	4	2						
30-34	7	45 \$0	8	41 \$2,261	1					
35-39	3	49 \$0	10	86 \$2,302	39 \$7,067					
40-44	5	33 \$0	7	88 \$1,985	60 \$6,748	35 \$8,415	4			
45-49	8	28 \$0	10	90 \$2,953	41 \$6,433	40 \$7,123	34 \$20,231	7		
50-54	5	37 \$0	12	70 \$3,182	51 \$6,036	52 \$6,877	41 \$15,971	28 \$22,378	1	
55-59	6	32 \$0	10	75 \$2,162	55 \$7,739	20 \$7,638	33 \$22,223	35 \$12,461	31 \$42,168	2
60-64		18	5	49 \$2,390	42 \$4,452	24 \$14,685	18	13	25 \$28,095	11
65-69	1	7	3	9	10	4	2		2	4
70+		4			4	1	1			

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* FM ER used Credit Service and CRBC used Participant Service.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 7—Explanation of Discrepancy in Prior Year Prefunding Balance

The amount shown on line 7(b) of \$1,567 does not match the \$0 reported on line 13b of the 2014 Schedule SB. An attachment was added to the 2014 Schedule SB which explained that the correct amount of line 13b was \$1,567 (due to the December 31, 2013 merger of the FirstMerit Corporation Cash Balance Pension Plan (EIN: 34-1339938; PN: 003) into this plan). Due to software limitations, the amount shown on the actual form had to be \$0 (as lines 9, 10, 11d, and 12 were all \$0 on the 2014 form), otherwise, the EFAST system would not accept the submission.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2015

Date	Amount	Days to Discount to 1/1/2015 at 6.29%	Interest Adjusted Contribution
May 11, 2016	\$ 35,000,000	496	\$ 32,215,687
Total Contribution	\$ 35,000,000		\$ 32,215,687

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(1) Legacy Citizens Participants				(2) Legacy FirstMerit Participants with less than 25 Years of Service				(3) Legacy FirstMerit Participants with at least 25 Years of Service			
(a)	(b)	(c)	(d) Product	(a)	(b)	(c)	(d) Product	(a)	(b)	(c)	(d) Product
Age	Rate	Weight	(a) × (b) × (c)	Age	Rate	Weight	(a) × (b) × (c)	Age	Rate	Weight	(a) × (b) × (c)
55.5	5.00%	1.0000	2.78	55.5	7.00%	1.0000	3.89	55.5	10.00%	1.0000	5.55
56.5	5.00%	0.9500	2.68	56.5	7.00%	0.9300	3.68	56.5	10.00%	0.9000	5.09
57.5	5.00%	0.9025	2.59	57.5	7.00%	0.8649	3.48	57.5	10.00%	0.8100	4.66
58.5	5.00%	0.8574	2.51	58.5	7.00%	0.8044	3.29	58.5	10.00%	0.7290	4.26
59.5	5.00%	0.8145	2.42	59.5	7.00%	0.7481	3.12	59.5	10.00%	0.6561	3.90
60.5	5.00%	0.7738	2.34	60.5	15.00%	0.6957	6.31	60.5	15.00%	0.5905	5.36
61.5	5.00%	0.7351	2.26	61.5	15.00%	0.5913	5.46	61.5	15.00%	0.5019	4.63
62.5	35.00%	0.6983	15.28	62.5	30.00%	0.5026	9.42	62.5	30.00%	0.4266	8.00
63.5	20.00%	0.4539	5.76	63.5	25.00%	0.3518	5.59	63.5	25.00%	0.2986	4.74
64.5	20.00%	0.3631	4.68	64.5	25.00%	0.2639	4.26	64.5	25.00%	0.2240	3.61
65.5	70.00%	0.2905	13.32	65.5	30.00%	0.1979	3.89	65.5	30.00%	0.1680	3.30
66.5	50.00%	0.0872	2.90	66.5	25.00%	0.1385	2.30	66.5	25.00%	0.1176	1.95
67.5	50.00%	0.0436	1.47	67.5	25.00%	0.1039	1.75	67.5	25.00%	0.0882	1.49
68.5	50.00%	0.0218	0.75	68.5	25.00%	0.0779	1.33	68.5	25.00%	0.0661	1.13
69.5	50.00%	0.0109	0.38	69.5	25.00%	0.0584	1.02	69.5	25.00%	0.0496	0.86
70	100.00%	0.0054	0.38	70	100.00%	0.0438	3.07	70	100.00%	0.0372	2.60
Weighted Average			62.50	Weighted Average			61.86	Weighted Average			61.13

Retirement Rates - Weighted Average for groups (1), (2) and (3) above

	(1)	(2)	(3)	
Weighted Average	62.50	61.86	61.13	
Count *	525	871	248	
Weighted Average Expected Retirement Age				61.954

* The tables are weighted based on the counts from the January 1, 2015 data.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, Part V—Summary of Plan Provisions

Benefits for Legacy Citizens Participants

Effective Date	The CBC plan was originally effective January 1, 1976 and the F&M plan was originally effective January 1, 2000. Effective December 31, 2006, the CBC and F&M plans merged. Effective December 31, 2013, the Cash Balance Plan was merged into the Pension Plan for Employees of FirstMerit Corporation and Affiliates.
Date of Participation	1,000 hours of service in a 12-month period. Effective January 1, 2007, the plan was closed to new participants.
Normal Retirement Eligibility	Age 65 with five years of participation.
Monthly Benefit	Accrued benefit.
Early Retirement Eligibility	Age 55 with three years of vesting service.
Monthly Benefit	Actuarial equivalent of accrued benefit, but not less than the grandfathered accrued benefit reduced for early commencement reductions (if applicable).
Deferred Vested Retirement Eligibility	Three years of vesting service.
Monthly Benefit	Accrued benefit payable at normal retirement age. Alternatively, if a participant had at least 10 years of vesting service at termination ¹ , an actuarially equivalent benefit payable the first of the month following termination of employment.
Preretirement Surviving Spouse Benefit Eligibility	Three years of vesting service.
Monthly Benefit	Actuarial equivalent of accrued benefit. For CBC and F&M participants who terminated without a Cash Balance Account, the survivor portion of a 50% joint and survivor annuity payable at the participant's earliest retirement age.

¹ For terminations after 2001 for former CBC participants and after 2006 for former F&M participants.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Normal Forms of Payment

For Unmarried Employees

Life annuity.

For Married Employees

The actuarial equivalent 50% joint and survivor annuity.

Optional Forms of Payment

For Unmarried Employees

Partial lump sum (two or three installments); Lump sum;
10-year certain and life annuity.

For Married Employees

Same optional forms as an unmarried employee, plus life
annuity; 75% and 100% joint and survivor annuity.

Former CBC participants who terminated before
January 1, 2002 and former F&M Security participants
who terminated before January 1, 2000 are not eligible
for a full or partial lump sum.

Definitions

Accrued Benefit

Cash Balance Account as of termination, projected to
normal retirement age with interest credits, and
converted into an actuarially equivalent life annuity. Pay
credits are no longer applicable under this plan
beginning in 2007.

Actuarial Equivalent

For purposes of converting the account balance into an
annuity, the applicable interest rates and mortality
pursuant to Code section 417(e).

Cash Balance Account

Opening balance plus pay credits (prior to 2007) plus
interest credits. The opening balance for CBC
participants was determined as of January 1, 2002 equal
to 105% of the present value of their grandfathered
accrued benefit. The opening balance for former F&M
Security and Waushara participants was determined as
of January 1, 2000 equal to 100% of the present value of
their grandfathered accrued benefit.

Covered Compensation

The average of the maximum taxable wage bases for the
35 calendar years ending with the year an individual
attains (or will attain) Social Security retirement age
(SSRA). In determining an individual's covered
compensation in any given year, the current year's wage
base is assumed to remain level in future years.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Early Commencement Reductions
(Grandfathered Accrued Benefit)
CBC Participants

Age	Age 65 SSRA	Age 66 SSRA	Age 67 SSRA
55	0.500	0.467	0.451
56	0.533	0.512	0.491
57	0.567	0.552	0.536
58	0.600	0.586	0.571
59	0.633	0.620	0.607
60	0.667	0.655	0.643
61	0.733	0.706	0.679
62	0.800	0.757	0.714
63	0.867	0.827	0.786
64	0.933	0.895	0.857
65	1.000	0.965	0.929
66	1.000	1.000	0.965
67	1.000	1.000	1.000

F&M Participants

Use "Age 65 SSNRA" factors above.

Grandfathered Accrued Benefit

Frozen benefit under legacy final average pay formula (integrated with covered compensation) as of December 31, 1999 for former F&M participants and as of December 31, 2001 for former CBC participants.

Interest Credits

Credited annually based on the average yield on 30-year Treasury rates for the second month prior to the plan year.

Plan Year

Calendar year.

Vesting Service

A plan year during which an employee completes at least 1,000 hours of service.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Benefits for Legacy FirstMerit Participants

Effective Date	January 1, 1952.
Date of Participation	One year of 1,000 hours of service and age 21. Effective January 1, 2007, the plan was closed to new participants.
Normal Retirement Eligibility	Age 65 with five years of service.
Monthly Benefit	The sum of: (a) 1% of average final earnings times years of credited service after January 1, 2005 (maximum of 40 years total credited service); Plus (b) 1.35% of average final earnings times years of credited service through January 1, 2005 (maximum of 40 years); Plus (c) 0.55% of average final earnings in excess of covered compensation times years of credited service through January 1, 2005 (maximum of 35 years). There is a minimum pension amount equal to the participant's accrued pension as of December 31, 1988. Several participants have grandfathered benefits from plans that were merged into the FirstMerit plan. Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.
Early Retirement Eligibility	Age 55 with 15 years of service.
Monthly Benefit	Normal retirement benefit reduced 3.0% annually for each year prior to age 65 for participants with 25 or more years of service; and reduced 3.0% annually for each year prior to age 65 but after age 62, 5.0% annually prior to age 62 for participants with less than 25 years of service.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Deferred Vested Retirement
Eligibility

Five years of service.

Monthly Benefit

The accrued benefit as of the date of termination payable at the participant's normal retirement age or a reduced benefit commencing on or after attaining age 55 if the participant completed 15 years of service.

Disability Retirement
Eligibility

Participant becomes totally and permanently disabled, and has completed five years of service.

Monthly Benefit

Accrued benefit based on service to normal retirement age commencing at participant's normal retirement age.

Note: Effective July 1, 1993, the disability benefit has been removed from the plan.

Preretirement Surviving Spouse Benefit
Eligibility

Five years of service.

Monthly Benefit

Accrued benefit reduced for joint and 50% survivor form and early retirement payment.

Normal Forms of Payment
For Unmarried Employees

Life annuity.

For Married Employees

The actuarial equivalent 50% joint and survivor annuity.

Optional Forms of Payment
For Unmarried Employees

Lump sum; 5-, 10-, and 15-year certain and life.

For Married Employees

Same optional forms as an unmarried employee, plus life annuity; 66⅔%, 75%, and 100% joint and survivor annuity.

Benefit accruals after June 1, 2004, are not eligible to be taken as a lump sum.

Definitions
Accrued Benefit

The amount which a participant is entitled to commencing on his normal retirement date in the form of a straight life annuity based on his average final compensation, Social Security covered compensation, and credited years of service as of the valuation date.

Average Final Compensation

Average compensation of four highest consecutive plan years out of the last 10.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Compensation	Wages paid, excluding overtime, bonuses, and other incentive earnings. If a participant works less than 2,080 hours in a plan year other than the plan year of termination of service, compensation is annualized by increasing actual compensation by the ratio of 2,080 over actual compensated hours.
Credited Years of Service	After December 31, 1988, one year of service for each calendar year an employee completes 1,800 hours of service. Fractional service is computed for 1,000–1,799 hours. No service for less than 1,000 hours. Prior to January 1, 1989, the total of a participant's continuous years of full-time employment through December 31, 1988. Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.
Participating Service	After December 31, 1988, any plan year in which an employee completes at least 1,000 hours of service. Prior to January 1, 1989, the total of a participant's continuous years of full-time employment through December 31, 1988. Effective January 1, 2007, participants who were not vested as of January 1, 2007 will no longer earn future benefits under the plan.
Plan Year	Calendar year.
Social Security Covered Compensation	The average of the maximum taxable wage bases for the 35 calendar years ending with the year an individual attains (or will attain) Social Security retirement age. In determining an individual's covered compensation in any given year, the current year's wage base is assumed to remain level in future years.
Year of Service	A plan year during which an employee completes at least 1,000 hours of service.

Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Supplemental Schedule

Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN #34-1339938 Plan #001

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2015

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	MONEY MARKET MUTUAL FUNDS			
	FEDERATED GOVT OBLIG TAX MGD FD #636		\$ 1,776,380	\$ 1,776,380
	CUSIP 60934N856			
	15241-00			
	FEDERATED GOVT OBLIG TAX MGD FD #636		628,706	628,706
	CUSIP 60934N856			
	15241-01			
	FEDERATED GOVT OBLIG TAX MGD FD #636		330,306	330,306
	CUSIP 60934N856			
	15241-02			
	FEDERATED GOVT OBLIG TAX MGD FD #636		837,788	837,788
	CUSIP 60934N856			
	15241-03			
	FEDERATED GOVT OBLIG TAX MGD FD #636		481,378	481,378
	CUSIP 60934N856			
	15241-04			
	FEDERATED GOVT OBLIG TAX MGD FD #636		23,404	23,404
	CUSIP 60934N856			
	15241-06			
	FEDERATED GOVT OBLIG TAX MGD FD #636		80,094	80,094
	CUSIP 60934N856			
	15241-07			
	FEDERATED GOVT OBLIG TAX MGD FD #636		343,414	343,414
	CUSIP 60934N856			
	15241-10			
	FEDERATED GOVT OBLIG TAX MGD FD #636		113,446	113,446
	CUSIP 60934N856			
	15241-11			
	CASH		5,150	5,150
	15241-00			
	<u>TOTAL MONEY MARKET MUTUAL FUNDS</u>		<u>\$ 4,620,066</u>	<u>\$ 4,620,066</u>
	U.S. GOVERNMENT SECURITIES			
	U.S. TREASURY NOTES	0.625% 11/15/2016	\$ 200,563	\$ 199,734
	CUSIP: 912828WF3			
	15241-01			

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Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2015					
(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value	
	U.S. TREASURY NOTES CUSIP: 912828SM3 15241-01	1.000% 3/31/2017	503,594	500,780	
	U.S. TREASURY NOTES CUSIP: 912828NW6 15241-01	1.875% 8/31/2017	491,875	506,855	
	U.S. TREASURY NOTES CUSIP: 912828D98 15241-01	1.000% 9/15/2017	249,414	249,853	
	U.S. TREASURY NOTES CUSIP: 912828TW0 15241-01	0.750% 10/31/2017	248,600	248,673	
	U.S. TREASURY NOTES CUSIP: 912828VE7 15241-01	1.000% 5/31/2018	498,906	497,440	
	U.S. TREASURY NOTES CUSIP: 912828KD1 15241-01	2.750% 2/15/2019	509,531	520,995	
	U.S. TREASURY NOTES CUSIP: 912828SX9 15241-01	1.125% 5/31/2019	201,318	197,766	
	U.S. TREASURY NOTES CUSIP: 912828MP2 15241-01	3.625% 2/15/2020	349,008	377,507	
	U.S. TREASURY NOTES CUSIP: 912828SV3 15241-01	1.750% 5/15/2022	754,020	737,722	
	U.S. TREASURY NOTES CUSIP: 912828XQ8 15241-01	2.000% 7/31/2022	250,475	249,325	
	U.S. TREASURY NOTES CUSIP: 912828UN8 15241-01	2.000% 2/15/2023	246,953	248,545	

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	U.S. TREASURY NOTES CUSIP: 912828D56 15241-01	2.375%	8/15/2024	250,400	252,607
	U.S. TREASURY NOTES CUSIP: 912828G38 15241-01	2.250%	11/15/2024	403,519	399,796
	U.S. TREASURY NOTES CUSIP: 912828K74 15241-01	2.000%	8/15/2025	493,633	487,520
	<u>TOTAL U.S. GOVERNMENT SECURITIES</u>			<u>\$ 5,651,809</u>	<u>\$ 5,675,118</u>
	U.S. GOVERNMENT AGENCY ISSUES				
	FFCB CUSIP: 3133EDWA6 15241-01	0.330%	1/26/2016	\$ 225,277	\$ 225,040
	FHLB CUSIP: 3130A3HF4 15241-01	1.125%	12/8/2017	250,158	249,873
	FFCB CUSIP: 31331YHQ6 15241-01	4.625%	12/15/2017	761,250	799,980
	FNMA CUSIP: 3135G0E58 15241-01	1.125%	10/19/2018	248,950	248,405
	FHLMC CUSIP: 3137EACA5 15241-01	3.750%	3/27/2019	248,625	267,665
	FHLB CUSIP: 3133XXP50 15241-01	4.125%	3/13/2020	501,800	547,920
	FFCB CUSIP: 3133ECRH9 15241-01	2.450%	6/6/2023	252,390	249,473
	<u>TOTAL U.S. GOVERNMENT AGENCY ISSUES</u>			<u>\$ 2,488,450</u>	<u>\$ 2,588,356</u>

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		December 31, 2015			
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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party		(d) Cost		(e) Current value
CORPORATE BONDS					
	BANK OF AMER CRP MTN CUSIP: 06051GES4 15241-01	1.250% 1/11/2016 \$	249,675	\$	250,020
	MARATHON PETRO CO CUSIP: 56585AAE2 15241-01	3.500% 3/1/2016	202,500		200,564
	CATERPILLAR INC CUSIP: 149123BM2 15241-01	5.700% 8/15/2016	500,850		514,220
	BAXTER INTL CUSIP: 071813BD0 15241-01	1.850% 1/15/2017	154,200		150,606
	AFLAC INC CUSIP: 001055AH5 15241-01	2.650% 2/15/2017	151,535		151,976
	NATL RURAL UTILS CUSIP: 637432HT5 15241-01	5.450% 4/10/2017	252,230		261,808
	ORACLE CORP CUSIP: 68389XAN5 15241-01	1.200% 10/15/2017	250,825		250,133
	GEN ELEC CAP CRP MTN CUSIP: 36962G6W9 15241-01	1.625% 4/2/2018	247,750		250,818
	CAPITAL ONE BANK MTN CUSIP: 140420NE6 15241-01	2.150% 11/21/2018	150,975		148,707
	WAL-MART STORES INC CUSIP: 931142DJ9 15241-01	1.950% 12/15/2018	250,488		253,708
	BANK OF MONTREAL MTN CUSIP: 06367VHL2 15241-01	2.375% 1/25/2019	252,950		252,105
	AZTRAZENECA PLC CUSIP: 046353AF5 15241-01	1.950% 9/18/2019	152,521		149,179

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	BURLINGTON NORTH CUSIP: 12189TBC7 15241-01	4.700%	10/1/2019	249,000	270,370
	BOEING CAP CORP CUSIP: 097014AL8 15241-01	4.700%	10/27/2019	252,500	274,285
	EXXON MOBILE CORP CUSIP: 30231GAG7 15241-01	1.912%	3/6/2020	149,865	148,746
	JPMORGAN CHASE CUSIP: 46625HHS2 15241-01	4.400%	7/22/2020	210,818	213,476
	CVS CAREMARK CUSIP: 126650BW9 15241-01	4.125%	5/15/2021	212,900	211,568
	SPECTRA ENERGY CUSIP: 84756NAB5 15241-01	4.600%	6/15/2021	213,700	201,862
	DANAHER CORP CUSIP: 235851AM4 15241-01	3.900%	6/23/2021	206,400	212,574
	COMMONWLTH EDIS CUSIP: 202795HZ6 15241-01	3.400%	9/1/2021	150,915	155,700
	PSEG POWER LLC CUSIP: 69362BAY8 15241-01	4.150%	9/15/2021	149,790	152,595
	LOCKHEED MARTIN CORP CUSIP: 539830AY5 15241-01	3.350%	9/15/2021	148,425	153,664
	OCCIDENTAL PETROLEUM CUSIP: 674599CC7 15241-01	3.125%	2/15/2022	142,114	136,888
	WELLS FARGO CO MTN CUSIP: 94974BFC9 15241-01	3.500%	3/8/2022	253,000	257,587

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	GENERAL DYNAMICS CUSIP: 369550AU2 15241-01	2.250%	11/15/2022	247,390	240,355
	APACHE CORP CUSIP: 037411BD6 15241-01	2.625%	1/15/2023	146,459	135,940
	PEPSICO INC CUSIP: 713448CG1 15241-01	2.750%	3/1/2023	151,050	149,398
	BP CAPITAL MKTS PLC CUSIP: 05565QCP1 15241-01	3.814%	2/10/2024	144,487	139,927
	METLIFE INC CUSIP: 59156RBH0 15241-01	3.600%	4/10/2024	152,091	153,900
	KIMBERLY-CLARK CORP CUSIP: 94368BQ5 15241-01	2.650%	3/1/2025	148,155	144,795
	POTASH CORP-SASKATCH CUSIP: 73755LAM9 15241-01	3.000%	4/1/2025	152,149	140,915
	DISCOVER BANK CUSIP: 25466AAE1 15241-01	4.250%	3/13/2026	153,300	151,009
	<u>TOTAL CORPORATE BONDS</u>			<u>\$ 6,451,007</u>	<u>\$ 6,479,398</u>
COMMON STOCKS					
MATERIALS					
	ALBEMARLE CORP CUSIP: 012653101 15241-03			\$ 311,387	\$ 361,321
	ALBEMARLE CORP CUSIP: 012653101 15241-04			192,617	204,268
	LYONDELLBASELL INDUSTRIES NV CUSIP: N53745100 15241-03			226,096	326,223

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	GOLDCORP INC		376,146	227,963
	CUSIP: 380956409			
	15241-03			
	THE CHEMOURS COMPANY		348,669	180,278
	CUSIP: 163851108			
	15241-03			
	WEYERHAEUSER CO		182,852	218,914
	CUSIP: 962166104			
	15241-03			
	TOTAL MATERIALS		\$ 1,637,767	\$ 1,518,967
	CONSUMER DISCRETIONARY			
	CARTERS INC		\$ 204,121	\$ 543,528
	CUSIP: 146229109			
	15241-04			
	FORD MOTOR CO DEL 'NEW'		471,555	446,033
	CUSIP: 345370860			
	15241-03			
	HANESBRANDS INC		387,180	379,000
	CUSIP: 410345102			
	15241-04			
	HEXCEL CORP		197,939	563,903
	CUSIP: 428291108			
	15241-04			
	HOST HOTELS & RESORTS, INC		196,196	265,459
	CUSIP: 44107P104			
	15241-04			
	MATTEL INC		166,654	174,893
	CUSIP: 577081102			
	15241-03			
	MOHAWK INDUSTRIES INC		380,225	533,133
	CUSIP: 608190104			
	15241-04			
	NORDSTROM INC		265,615	227,233
	CUSIP: 655664100			
	15241-04			

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	PVH CORP		239,004	210,565
	CUSIP: 693656100			
	15241-04			
	ROSS STORES INC		210,014	604,448
	CUSIP: 778296103			
	15241-04			
	SNAP ON INC		134,279	137,144
	CUSIP: 833034101			
	15241-04			
	STANLEY BLACK & DECKER INC		323,368	406,001
	CUSIP: 854502101			
	15241-03			
	TARGET CORP		425,384	401,170
	CUSIP: 87612E106			
	15241-03			
	TOTAL CONSUMER DISCRETIONARY		\$ 3,601,534	\$ 4,892,510
	CONSUMER STAPLES			
	KROGER CO		\$ 203,853	\$ 639,664
	CUSIP: 501044101			
	15241-04			
	MOLSON COORS BREWING CO-B		101,397	216,016
	CUSIP: 60871R209			
	15241-03			
	PEPSICO INC		426,306	558,353
	CUSIP: 713448108			
	15241-03			
	PROCTER & GAMBLE CO		607,780	585,172
	CUSIP: 742718109			
	15241-03			
	WAL MART STORES INC		519,604	388,336
	CUSIP: 931142103			
	15241-03			
	TOTAL CONSUMER STAPLES		\$ 1,858,940	\$ 2,387,541

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	HEALTH CARE			
	ABBVIE INC		\$ 401,148	\$ 555,257
	CUSIP: 00287Y109			
	15241-03			
	AMSURG CORP		356,119	366,396
	CUSIP: 03232P405			
	15241-04			
	BAXALTA INC		241,509	290,500
	CUSIP: 07177M103			
	15241-03			
	BAXTER INTL INC		283,406	283,950
	CUSIP: 071813109			
	15241-03			
	BECTON DICKINSON		297,669	544,092
	CUSIP: 075887109			
	15241-03			
	BECTON DICKINSON		388,927	411,420
	CUSIP: 075887109			
	15241-04			
	CARDINAL HEALTH INC		139,475	344,225
	CUSIP: 14149Y108			
	15241-03			
	JOHNSON & JOHNSON		332,378	445,394
	CUSIP: 478160104			
	15241-03			
	LILLY ELI & CO		528,824	706,773
	CUSIP: 532457108			
	15241-03			
	TOTAL HEALTH CARE		\$ 2,969,455	\$ 3,948,007
	ENERGY			
	BP PLC SPONS ADR		\$ 519,343	\$ 363,397
	CUSIP: 055622104			
	15241-03			
	CHEVRON CORPORATION		434,582	370,005
	CUSIP: 166764100			
	15241-03			

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	EXXON MOBILE CORPORATION		407,217	361,844
	CUSIP: 30231G102			
	15241-03			
	NATIONAL-OILWELL INC		518,676	262,361
	CUSIP: 637071101			
	15241-03			
	OCCIDENTAL PETE CORP		674,311	596,726
	CUSIP: 674599105			
	15241-03			
	PHILLIPS 66		341,044	346,914
	CUSIP: 718546104			
	15241-03			
	PIONEER NATURAL RESOURCES CO		169,188	277,215
	CUSIP: 723787107			
	15241-04			
	SCHLUMBERGER LTD		229,119	218,108
	CUSIP: 806857108			
	15241-03			
	WEATHERFORD INTERNATIONAL PLC		309,592	155,727
	CUSIP: G48833100			
	15241-04			
	TOTAL ENERGY		\$ 3,603,072	\$ 2,952,297
	FINANCIALS			
	BANKUNITED INC		\$ 460,528	\$ 496,799
	CUSIP: 06652K103			
	15241-04			
	BB&T CORPORATION		489,514	565,562
	CUSIP: 054937107			
	15241-03			
	BOK FINANCIAL CORPORATION		179,453	153,660
	CUSIP: 05561Q201			
	15241-03			
	CHUBB CORP		310,219	603,644
	CUSIP: 171232101			
	15241-03			

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	CIT GROUP INC		333,987	336,378
	CUSIP: 125581801			
	15241-04			
	COVANTA HOLDING CORP		383,480	330,618
	CUSIP: 22282E102			
	15241-04			
	EURONET WORLDWIDE INC		229,358	538,734
	CUSIP: 298736109			
	15241-04			
	FIRST REPUBLIC BANK		236,960	439,167
	CUSIP: 33616C100			
	15241-04			
	FNF GROUP		208,127	330,232
	CUSIP: 31620R303			
	15241-03			
	INVESCO LIMITED		417,559	351,507
	CUSIP: G491BT108			
	15241-03			
	JP MORGAN CHASE & CO		235,542	322,557
	CUSIP: 46625H100			
	15241-03			
	M & T BANK CORP		393,779	535,252
	CUSIP: 55261F104			
	15241-03			
	METLIFE INC		707,243	691,090
	CUSIP: 59156R108			
	15241-03			
	PARTNERRE LTD BERMUDA		297,409	586,349
	CUSIP: G6852T105			
	15241-04			
*	SEI INVESTMENTS COMPANY		181,400	466,046
	CUSIP: 784117103			
	15241-04			
	SYMETRA FINANCIAL CORP		188,998	284,056
	CUSIP: 87151Q106			
	15241-03			

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	US BANCORP NEW	404,692	606,597	
	CUSIP: 902973304			
	15241-03			
	WELLS FARGO & CO	360,853	545,340	
	CUSIP: 949746101			
	15241-03			
	TOTAL FINANCIALS	\$ 6,019,101	\$ 8,183,588	
	INDUSTRIALS			
	BOEING CO	\$ 563,738	\$ 568,962	
	CUSIP: 097023105			
	15241-03			
	CARLISLE COS INC	122,819	129,754	
	CUSIP: 142339100			
	15241-04			
	CATERPILLAR INC	309,602	203,336	
	CUSIP: 149123101			
	15241-03			
	EATON CORP PLC	464,199	408,722	
	CUSIP: G29183103			
	15241-03			
	IDEX CORP	138,804	345,511	
	CUSIP: 45167R104			
	15241-04			
	JACOBS ENGR GROUP INC	523,837	512,545	
	CUSIP: 469814107			
	15241-04			
	KEYSIGHT TECHNOLOGIES INC	470,539	421,380	
	CUSIP: 49338L103			
	15241-04			
	QUANTA SERVICES INCORPORATED	529,263	338,580	
	CUSIP: 74762E102			
	15241-04			
	RELIANCE STEEL & ALUMINUM CO	356,895	397,031	
	CUSIP: 759509102			
	15241-04			

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	REPUBLIC SERVICES INC	460,190	496,207	
	CUSIP: 760759100			
	15241-03			
	ROPER TECHNOLOGIES INC	113,446	351,491	
	CUSIP: 776696106			
	15241-04			
	WABTEC CORP	157,602	447,132	
	CUSIP: 929740108			
	15241-04			
	TOTAL INDUSTRIALS	\$ 4,210,934	\$ 4,620,651	
	INFORMATION TECHNOLOGY			
	AGILENT TECHNOLOGIES	\$ 319,652	\$ 369,057	
	CUSIP: 00846U101			
	15241-04			
	CDK GLOBAL HOLDINGS LLC	178	475	
	CUSIP: 12508E101			
	15241-03			
	CISCO SYSTEMS INC	471,464	589,100	
	CUSIP: 17275R102			
	15241-03			
	HARRIS CORP DEL	247,449	323,529	
	CUSIP: 413875105			
	15241-03			
	INTERNATIONAL BUSINESS MACHINES CORP	558,121	431,851	
	CUSIP: 459200101			
	15241-03			
	MICROSOFT CORP	482,075	878,304	
	CUSIP: 594918104			
	15241-03			
	QUALCOMM INC	516,933	426,122	
	CUSIP: 747525103			
	15241-03			
	STMICROELECTRONICS NV-NY SHS	77,532	71,215	
	CUSIP: 861012102			
	15241-03			

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	TE CONNECTIVITY LIMITED CUSIP: H84989104 15241-03		372,999	728,672
	TOTAL INFORMATION TECHNOLOGY		\$ 3,046,403	\$ 3,818,325
	TELECOMMUNICATIONS SERVICES			
	VERIZON COMMUNICATIONS CUSIP: 92343V104 15241-03		\$ 770,472	\$ 740,814
	TOTAL TELECOMMUNICATIONS SERVICES		\$ 770,472	\$ 740,814
	UTILITIES			
	EXELON CORP CUSIP: 30161N101 15241-03		\$ 316,989	\$ 287,364
	TOTAL UTILITIES		\$ 316,989	\$ 287,364
	OTHER ASSETS			
	CBRE GROUP INC CUSIP: 12504L109 15241-04		\$ 447,679	\$ 500,615
	TOTAL OTHER ASSETS		\$ 447,679	\$ 500,615
	TOTAL COMMON STOCKS		\$ 28,482,346	\$ 33,850,679

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	<i>EQUITY MUTUAL FUNDS</i>			
	ISHARES RUSSELL MIDCAP ETF		\$ 7,447,161	\$ 7,128,010
	CUSIP: 464287499			
	15241-11			
	ISHARES RUSSELL 1000 ETF		2,686,872	4,532,400
	CUSIP: 464287622			
	15241-06			
	ISHARES RUSSELL 2000 ETF		4,103,277	6,058,956
	CUSIP: 464287655			
	15241-07			
	ISHARES RUSSELL 1000 GROWTH ETF		16,703,503	23,987,016
	CUSIP: 464287614			
	15241-02			
	<i>TOTAL EQUITY MUTUAL FUNDS</i>		<u>\$ 30,940,813</u>	<u>\$ 41,706,382</u>
	<i>FIXED INCOME MUTUAL FUNDS</i>			
	FEDERATED INST HI YLD BOND FUND		\$ 2,156,989	\$ 2,055,011
	CUSIP: 31420B300			
	15241-00			
	FEDERATED SHORT TERM INC-Y		40,605,787	40,000,000
	CUSIP: 31420C787			
	15241-00			
	FEDERATED TOTAL RETRN BND-R6		5,891,278	5,481,457
	CUSIP: 31428Q739			
	15241-00			
	ISHARES BARCLAYS TIPS BOND ETF		1,847,148	1,758,938
	CUSIP: 464287176			
	15241-00			
	LOOMIS SAYLES BOND FUND		4,555,837	4,152,859
	CUSIP: 543495840			
	15241-00			
	VANGUARD INTM TERM CORP-ADM #571		3,908,144	3,739,408
	CUSIP 922031810			
	15241-00			
	VANGUARD L/T INVEST GR FD-AD		60,135,438	60,295,545
	CUSIP: 922031778			
	15241-00			
	<u>TOTAL FIXED INCOME MUTUAL FUNDS</u>		<u>\$ 119,100,621</u>	<u>\$ 117,483,218</u>

Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN #34-1339938 Plan #001

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2015

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	FOREIGN MUTUAL FUNDS			
	DODGE & COX INTERNATIONAL STOCK FD		\$ 2,719,056	\$ 3,724,474
	CUSIP: 256206103			
	15241-10			
	FEDERATED INTL LEADERS-INST		6,941,426	7,509,678
	CUSIP: 31428U581			
	15241-10			
	TEMPLETON GLOBAL BOND FUND-AD		6,220,409	5,486,920
	CUSIP: 880208400			
	15241-00			
	VANGUARD FTSE DEVELOPED MARKETS			
	ETF		8,344,033	7,656,120
	CUSIP: 921943858			
	15241-10			
	<u>TOTAL FOREIGN MUTUAL FUNDS</u>		<u>\$ 24,224,924</u>	<u>\$ 24,377,192</u>
		<u>TOTAL ASSETS</u>	<u>\$ 221,960,036</u>	<u>\$ 236,780,409</u>

* Indicates party-in-interest to the plan.

Schedule SB Attachment (Form 5500)—2015 Plan Year
Pension Plan for Employees of FirstMerit Corporation and Affiliates
EIN: 34-1339938 PN: 001

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following non-prescribed assumption change, which was made to better reflect anticipated plan experience:

- A change in the expected return on assets assumption used to calculate the value of plan assets from 7.00% for the 2013 plan year to 6.75% for the 2014 plan year, with the 2013 rate limited by the 3rd segment rate (6.76%) used for minimum funding purposes for 2013.

This assumption does not impact the funding shortfall. Therefore, approval of the Commissioner is not required.