

Federal Financial Institutions Examination Council



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

Institution Name	WELLS FEDERAL BANK
City	WELLS
State	MN
Zip Code	56097
Call Report Quarter End Date	6/30/2013
Report Type	041
RSSD-ID	822976
FDIC Certificate Number	29141
OCC Charter Number	0
ABA Routing Number	291270665
Last updated on	9/24/2013

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20130630	1.
2. FDIC certificate number.....	RSSD9050	29141	2.
3. Legal title of bank.....	RSSD9017	Wells Federal Bank	3.
4. City.....	RSSD9130	Wells	4.
5. State abbreviation.....	RSSD9200	MN	5.
6. Zip code.....	RSSD9220	56097	6.

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980		2.

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	1,976	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	1,275	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	79	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	28	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	440	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.4.
5. All other loans.....	RIAD4058	78	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	3,876	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	30	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	48	1.d.1.
2. Mortgage-backed securities.....	RIADB489	118	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	97	1.d.3.
e. Interest income from trading assets.....	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	17	1.f.
g. Other interest income.....	RIAD4518	34	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	4,220	1.h.

Dollar amounts in thousands

2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	61	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	2	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	97	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	267	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	0	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	427	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	3,793	3.
4. Provision for loan and lease losses.....	RIAD4230	375	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	153	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	25	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	336	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	233	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	945	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-22	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	0	5.k.
l. Other noninterest income.....	RIADB497	318	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	1,988	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	2,144	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	461	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	1,704	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	4,309	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIAD4301	1,097	8.
9. Applicable income taxes (on item 8).....	RIAD4302	462	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	635	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.

Dollar amounts in thousands

12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	635	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	635	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	NR	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	0	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	85	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	NR	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures.....	RIAD8757	NR	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	NR	M.8.b.
c. Equity security and index exposures.....	RIAD8759	NR	M.8.c.
d. Commodity and other exposures.....	RIAD8760	NR	M.8.d.
e. Credit exposures.....	RIADF186	NR	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	RIADK090	NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	NR	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	NR	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13a.1
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	0	M.14.c.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	26,108	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	26,108	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	635	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	1	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	1,250	9.
10. Other comprehensive income.....	RIADB511	-453	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above).....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	25,041	12.

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

Dollar amounts in thousands

	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	18	RIADC894	0	1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	53	RIAD5412	9	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	19	RIADC217	1	1.c.2.a.
b. Secured by junior liens.....	RIADC235	6	RIADC218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	250	RIADC898	66	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RIAD4638	44	RIAD4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	2	RIADB515	1	5.a.
b. Automobile loans.....	RIADK129	3	RIADK133	3	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	20	RIADK206	23	5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0	8.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
9. Total (sum of items 1 through 8).....	RIAD4635	415	RIAD4605	103	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Not available					M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	NR	RIAD4662	NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	NR	RIAD4664	NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	NR	RIAD4618	NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	NR	RIADF187	NR	M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	NR	RIAD4665	NR	M.3.

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

Dollar amounts in thousands			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	NR	M.4.

Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands			
1. Balance most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	1,738	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	103	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	415	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	375	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	RIAD3123	1,801	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	NR	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	RIADC781	0	M.4.

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

Dollar amounts in thousands		(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1. Real estate loans:								1.
		RCONM708	RCONM709	RCONM710	RCONM711	RCONM712	RCONM713	
a. Construction loans.....		NR	NR	NR	NR	NR	NR	1.a.
		RCONM714	RCONM715	RCONM716	RCONM717	RCONM719	RCONM720	
b. Commercial real estate loans.....		NR	NR	NR	NR	NR	NR	1.b.
		RCONM721	RCONM722	RCONM723	RCONM724	RCONM725	RCONM726	
c. Residential real estate loans.....		NR	NR	NR	NR	NR	NR	1.c.
		RCONM727	RCONM728	RCONM729	RCONM730	RCONM731	RCONM732	
2. Commercial loans.....		NR	NR	NR	NR	NR	NR	2.
		RCONM733	RCONM734	RCONM735	RCONM736	RCONM737	RCONM738	
3. Credit cards.....		NR	NR	NR	NR	NR	NR	3.
		RCONM739	RCONM740	RCONM741	RCONM742	RCONM743	RCONM744	
4. Other consumer loans.....		NR	NR	NR	NR	NR	NR	4.
					RCONM745			
5. Unallocated, if any.....					NR			5.
		RCONM746	RCONM747	RCONM748	RCONM749	RCONM750	RCONM751	
6. Total (for each column, sum of items 1.a through 5).....		NR	NR	NR	NR	NR	NR	6.

Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	201	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	0	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461		1.i.1.
2. Amount of component.....	RIAD4461	0	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4462		1.j.1.
2. Amount of component.....	RIAD4462	0	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4463		1.k.1.
2. Amount of component.....	RIAD4463	0	1.k.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	332	2.a.
b. Advertising and marketing expenses.....	RIAD0497	116	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	70	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	145	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	105	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464		2.l.1.
2. Amount of component.....	RIAD4464	0	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467		2.m.1.
2. Amount of component.....	RIAD4467	0	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468		2.n.1.
2. Amount of component.....	RIAD4468	0	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469		3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.

Dollar amounts in thousands

b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487		3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526		4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527		4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498		5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499		5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521		6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769		7.b.

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCON0081	5,131	1.a.
b. Interest-bearing balances.....	RCON0071	11,120	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	39,094	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	25,000	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.

Dollar amounts in thousands

a. Loans and leases held for sale.....	RCON5369	4,003	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	151,666	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	1,801	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	149,865	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	3,111	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	4,673	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	1,974	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	4,153	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	248,124	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	221,765	13.a.
1. Noninterest-bearing.....	RCON6631	14,497	13.a.1.
2. Interest-bearing.....	RCON6636	207,268	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	0	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	0	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	1,318	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	223,083	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	10	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	11,489	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	13,577	26.a.
b. Accumulated other comprehensive income.....	RCONB530	-34	26.b.
c. Other equity capital components.....	RCONA130	-1	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	25,041	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	25,041	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	248,124	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2012.....	RCON6724	NR	M.1.
2. Bank's fiscal year-end date.....	RCON8678	NR	M.2.

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	NR	1.a.
b. Currency and coin.....	RCON0080	NR	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	NR	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	NR	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	NR	4.
5. Total.....	RCON0010	16,251	5.

Schedule RC-B - Securities

Dollar amounts in thousands				
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value
1. U.S. Treasury securities.....	RCON0211	RCON0213	RCON1286	RCON1287
	0	0	0	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):				
a. Issued by U.S. Government agencies.....	RCON1289	RCON1290	RCON1291	RCON1293
	0	0	2,276	2,286
b. Issued by U.S. Government-sponsored agencies.....	RCON1294	RCON1295	RCON1297	RCON1298
	0	0	9,438	9,308
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	RCON8497	RCON8498	RCON8499
	0	0	8,036	8,213
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities:				
1. Guaranteed by GNMA.....	RCONG300	RCONG301	RCONG302	RCONG303
	0	0	4,281	4,321
2. Issued by FNMA and FHLMC.....	RCONG304	RCONG305	RCONG306	RCONG307
	0	0	8,613	8,518
3. Other pass-through securities.....	RCONG308	RCONG309	RCONG310	RCONG311
	0	0	0	0
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG312	RCONG313	RCONG314	RCONG315
	0	0	6,473	6,338
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG316	RCONG317	RCONG318	RCONG319
	0	0	0	0
3. All other residential MBS.....	RCONG320	RCONG321	RCONG322	RCONG323
	0	0	0	0
c. Commercial MBS:				
1. Commercial mortgage pass-through securities:				
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	RCONK143	RCONK144	RCONK145
	0	0	0	0

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
Dollar amounts in thousands	RCONK146	RCONK147	RCONK148	RCONK149	
b. Other pass-through securities.....	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONK150	RCONK151	RCONK152	RCONK153	4.c.2.a.
	0	0	0	0	
b. All other commercial MBS.....	RCONK154	RCONK155	RCONK156	RCONK157	4.c.2.b.
	0	0	0	0	
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	RCONC026	RCONC988	RCONC989	RCONC027	5.a.
	0	0	0	0	
b. Structured financial products:					5.b.
1. Cash.....	RCONG336	RCONG337	RCONG338	RCONG339	5.b.1.
	0	0	0	0	
2. Synthetic.....	RCONG340	RCONG341	RCONG342	RCONG343	5.b.2.
	0	0	0	0	
3. Hybrid.....	RCONG344	RCONG345	RCONG346	RCONG347	5.b.3.
	0	0	0	0	
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCON1737	RCON1738	RCON1739	RCON1741	6.a.
	0	0	0	0	
b. Foreign debt securities.....	RCON1742	RCON1743	RCON1744	RCON1746	6.b.
	0	0	0	0	
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA510	RCONA511	7.
			40	110	
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCON1754	RCON1771	RCON1772	RCON1773	8.
	0	0	39,157	39,094	

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	4,924	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA549	2,286	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	306	M.2.a.2.
3. Over one year through three years.....	RCONA551	996	M.2.a.3.
4. Over three years through five years.....	RCONA552	2,596	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	12,703	M.2.a.5.
6. Over 15 years.....	RCONA554	920	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA555	1	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	1,406	M.2.b.2.
3. Over one year through three years.....	RCONA557	2,548	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	8,134	M.2.b.5.
6. Over 15 years.....	RCONA560	750	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCONA561	670	M.2.c.1.
2. Over three years.....	RCONA562	5,668	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	309	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	7,250	M.4.a.
b. Fair value.....	RCON8783	7,194	M.4.b.

Schedule RC-B - Securities

Dollar amounts in thousands				
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):				
	RCONB838	RCONB839	RCONB840	RCONB841
a. Credit card receivables.....	NR	NR	NR	NR
	RCONB842	RCONB843	RCONB844	RCONB845
b. Home equity lines.....	NR	NR	NR	NR
	RCONB846	RCONB847	RCONB848	RCONB849
c. Automobile loans.....	NR	NR	NR	NR
	RCONB850	RCONB851	RCONB852	RCONB853
d. Other consumer loans.....	NR	NR	NR	NR
	RCONB854	RCONB855	RCONB856	RCONB857
e. Commercial and industrial loans.....	NR	NR	NR	NR
	RCONB858	RCONB859	RCONB860	RCONB861
f. Other.....	NR	NR	NR	NR
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):				
	RCONG348	RCONG349	RCONG350	RCONG351
a. Trust preferred securities issued by financial institutions.....	0	0	0	0
	RCONG352	RCONG353	RCONG354	RCONG355
b. Trust preferred securities issued by real estate investment trusts.....	0	0	0	0
	RCONG356	RCONG357	RCONG358	RCONG359
c. Corporate and similar loans.....	0	0	0	0
	RCONG360	RCONG361	RCONG362	RCONG363
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	0	0	0	0
	RCONG364	RCONG365	RCONG366	RCONG367
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	0	0	0	0
	RCONG368	RCONG369	RCONG370	RCONG371
f. Diversified (mixed) pools of structured financial products.....	0	0	0	0
	RCONG372	RCONG373	RCONG374	RCONG375
g. Other collateral or reference assets.....	0	0	0	0

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....			RCONF158	1,698	1.a.1.
2. Other construction loans and all land development and other land loans.....			RCONF159	4,093	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	25,052	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCON1797	25,959	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	54,586	1.c.2.a.
b. Secured by junior liens.....			RCON5368	6,707	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	5,351	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	12,437	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	5,948	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	NR			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	NR			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	NR			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	NR			2.c.1.
2. To other banks in foreign countries.....	RCONB537	NR			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	3,436	3.
4. Commercial and industrial loans.....			RCON1766	2,971	4.
a. To U.S. addressees (domicile).....	RCON1763	NR			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	NR			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....			RCONB538	772	6.a.
b. Other revolving credit plans.....			RCONB539	0	6.b.
c. Automobile loans.....			RCONK137	1,681	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....			RCONK207	4,978	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:					9.
a. Loans to nondepository financial institutions.....			RCONJ454	0	9.a.
b. Other loans.....			RCONJ464	0	9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	NR			9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451	NR			9.b.2.

Dollar amounts in thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets	(Column B) To Be Completed by All Banks	
10. Lease financing receivables (net of unearned income).....			RCON2165	0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	NR		
b. All other leases.....	RCONF163	NR		
11. LESS: Any unearned income on loans reflected in items 1-9 above...			RCON2123	0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			RCON2122	155,669

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands				
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				M.1.
a. Construction, land development, and other land loans:				M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0		M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	715		M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	1,462		M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0		M.1.c.
d. Secured by nonfarm nonresidential properties:				M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	1,178		M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	975		M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	0		M.1.e.
1. To U.S. addressees (domicile).....	RCONK163	NR		M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCONK164	NR		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	31		M.1.f.
1. Loans secured by farmland.....	RCONK166	0		M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCONK167	0		M.1.f.2.
3. Not applicable				M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:				M.1.f.4.
a. Credit cards.....	RCONK098	0		M.1.f.4.a.
b. Automobile loans.....	RCONK203	0		M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	0		M.1.f.4.c.
5. Loans to foreign governments and official institutions.....	RCONK212	0		M.1.f.5.
6. Other loans.....	RCONK267	0		M.1.f.6.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above.....	RCONK168	NR		M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:				M.2.a.
1. Three months or less.....	RCONA564	595		M.2.a.1.
2. Over three months through 12 months.....	RCONA565	795		M.2.a.2.
3. Over one year through three years.....	RCONA566	16,879		M.2.a.3.
4. Over three years through five years.....	RCONA567	8,398		M.2.a.4.
5. Over five years through 15 years.....	RCONA568	14,108		M.2.a.5.
6. Over 15 years.....	RCONA569	11,977		M.2.a.6.

Dollar amounts in thousands

b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:				M.2.b.
1. Three months or less.....	RCONA570	5,098		M.2.b.1.
2. Over three months through 12 months.....	RCONA571	10,178		M.2.b.2.
3. Over one year through three years.....	RCONA572	44,352		M.2.b.3.
4. Over three years through five years.....	RCONA573	22,665		M.2.b.4.
5. Over five years through 15 years.....	RCONA574	15,415		M.2.b.5.
6. Over 15 years.....	RCONA575	2,538		M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	15,379		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B.....	RCON2746	0		M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	17,575		M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837	NR		M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	NR		M.6.
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				M.7.
a. Outstanding balance.....	RCONC779	0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	0		M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:				M.8.
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0		M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	NR		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	RCONF232	NR		M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	1,427		M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				M.10.
a. Loans secured by real estate:				M.10.a.
1. Construction, land development, and other land loans.....	RCONF578	NR		M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF579	NR		M.10.a.2.
3. Secured by 1-4 family residential properties:				M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF580	NR		M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:				M.10.a.3b.
1. Secured by first liens.....	RCONF581	NR		M.10.a.3b.1.
2. Secured by junior liens.....	RCONF582	NR		M.10.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF583	NR		M.10.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF584	NR		M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	NR		M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				M.10.c.
1. Credit cards.....	RCONF586	NR		M.10.c.1.
2. Other revolving credit plans.....	RCONF587	NR		M.10.c.2.

Dollar amounts in thousands

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

Schedule RC-C Part I - Loans and Leases

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

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
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Dollar amounts in thousands

a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIADG377	NR	M.13.b.
14. Pledged loans and leases.....	RCONG378	24,883	M.14.
15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	NR	M.15a.1.
2. Proprietary reverse mortgages.....	RCONJ467	NR	M.15a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	NR	M.15b.1.
2. Proprietary reverse mortgages.....	RCONJ469	NR	M.15b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	NR	M.15c.1.
2. Proprietary reverse mortgages.....	RCONJ471	NR	M.15c.2.

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

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.....	RCON5563	NR	2.b.

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

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	24	RCON5565	866	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	19	RCON5567	2,531	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	23	RCON5569	9,319	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	40	RCON5571	805	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	9	RCON5573	1,080	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	6	RCON5575	1,085	4.c.

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

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCN6860	No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCN5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCN5577	NR	6.b.

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

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less.....	RCN5578	77	RCN5579	2,768	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCN5580	65	RCN5581	8,696	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCN5582	20	RCN5583	5,874	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:					8.
a. With original amounts of \$100,000 or less.....	RCN5584	57	RCN5585	1,545	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCN5586	8	RCN5587	1,071	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCN5588	3	RCN5589	437	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities.....	RCN3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCN3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCN3533	NR	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCONG380	NR	4.b.
c. All other residential MBS.....	RCONG381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONK197	NR	4.d.
e. All other commercial MBS.....	RCONK198	NR	4.e.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash.....	RCONG383	NR	5.a.1.
2. Synthetic.....	RCONG384	NR	5.a.2.
3. Hybrid.....	RCONG385	NR	5.a.3.
b. All other debt securities.....	RCONG386	NR	5.b.
6. Loans:			6.

Dollar amounts in thousands

a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans.....	RCONF604	NR	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF605	NR	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF606	NR	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens.....	RCONF607	NR	6.a.3.b.1.
2. Secured by junior liens.....	RCONF611	NR	6.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF613	NR	6.a.5.
b. Commercial and industrial loans.....	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards.....	RCONF615	NR	6.c.1.
2. Other revolving credit plans.....	RCONF616	NR	6.c.2.
3. Automobile loans.....	RCONK199	NR	6.c.3.
4. Other consumer loans.....	RCONK210	NR	6.c.4.
d. Other loans.....	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions	RCON3546	NR	13.a.
b. Other trading liabilities.....	RCONF624	NR	13.b.
14. Derivatives with a negative fair value.....	RCON3547	NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans.....	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF627	NR	M.1.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3.b.
1. Secured by first liens.....	RCONF628	NR	M.1.a.3.b.1.
2. Secured by junior liens.....	RCONF629	NR	M.1.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans.....	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards.....	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans.....	RCONF634	NR	M.1.c.2.
3. Automobile loans.....	RCONK200	NR	M.1.c.3.
4. Other consumer loans.....	RCONK211	NR	M.1.c.4.
d. Other loans.....	RCONF636	NR	M.1.d.

Dollar amounts in thousands

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

Schedule RC-E - Deposit Liabilities

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 11,492		RCONB550 192,362	1.
2. U.S. Government.....	RCON2202 0		RCON2520 0	2.
3. States and political subdivisions in the U.S.....	RCON2203 13,858		RCON2530 3,936	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 0		RCONB552 117	4.
5. Banks in foreign countries.....	RCON2213 0		RCON2236 0	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 0		RCON2377 0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215 25,350	RCON2210 25,350	RCON2385 196,415	7.

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands				
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	17,927		M.1.
b. Total brokered deposits.....	RCON2365	0		M.1.a.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				M.1.b.
1. Brokered deposits of less than \$100,000.....	RCON2343	0		M.1.c.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	0		M.1.c.1.
d. Maturity data for brokered deposits:				M.1.c.2.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	0		M.1.d.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	0		M.1.d.1.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	0		M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	NR		M.1.d.3.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	0		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				M.1.f.
a. Savings deposits:				M.2.
1. Money market deposit accounts (MMDAs).....	RCON6810	2,892		M.2.a.
2. Other savings deposits (excludes MMDAs).....	RCON0352	110,956		M.2.a.1.
b. Total time deposits of less than \$100,000.....	RCON6648	62,624		M.2.a.2.

Dollar amounts in thousands

c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	18,605	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	1,338	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	4,621	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	19,441	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	23,534	M.3.a.2.
3. Over one year through three years.....	RCONA581	17,181	M.3.a.3.
4. Over three years.....	RCONA582	2,468	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	42,975	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	5,147	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	6,276	M.4.a.2.
3. Over one year through three years.....	RCONA586	8,407	M.4.a.3.
4. Over three years.....	RCONA587	113	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	10,628	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	795	M.4.c.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	887	1.
2. Net deferred tax assets.....	RCON2148	545	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCONA519	0	3.a.
b. Other financial assets.....	RCONA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	2,219	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	0	5.a.
b. Separate account life insurance assets.....	RCONK202	0	5.b.
c. Hybrid account life insurance assets.....	RCONK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCON2168	502	6.
a. Prepaid expenses.....	RCON2166	502	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	0	6.d.
e. FDIC loss-sharing indemnification assets.....	RCONJ448	0	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3549		6.g.1.
2. Amount of component.....	RCON3549	0	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3550		6.h.1.
2. Amount of component.....	RCON3550	0	6.h.2.

Dollar amounts in thousands

i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3551		6.i.1.
2. Amount of component.....	RCON3551	0	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	4,153	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	113	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	1,205	1.b.
2. Net deferred tax liabilities.....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	0	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCON2938	0	4.
a. Accounts payable.....	RCON3066	0	4.a.
b. Deferred compensation liabilities.....	RCONC011	0	4.b.
c. Dividends declared but not yet payable.....	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552		4.e.1.
2. Amount of component.....	RCON3552	0	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553		4.f.1.
2. Amount of component.....	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	1,318	5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	11,631	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	9,004	2.
3. Mortgage-backed securities.....	RCONB559	15,301	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	7,652	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	156,441	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	85,341	6.b.1.
2. All other loans secured by real estate.....	RCON3466	57,426	6.b.2.
c. Commercial and industrial loans.....	RCON3387	3,085	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	762	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	6,552	6.d.2.
7. Trading assets.....	RCON3401	0	7.

Dollar amounts in thousands

8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets.....	RCON3368	252,795	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	139,036	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	6,074	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	19,630	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	63,309	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	0	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	0	13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	NR	M.1.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	23,878	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ477	NR	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ478	NR	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).....	RCON3815	5,164	1.b.
1. Unused consumer credit card lines.....	RCONJ455	NR	1.b.1.
2. Other unused credit card lines.....	RCONJ456	NR	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	1,130	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	460	1.c.1.b.
2. Not secured by real estate.....	RCON6550	0	1.c.2.
d. Securities underwriting.....	RCON3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	2,132	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	5,990	1.e.3.
2. Financial standby letters of credit.....	RCON3819	74	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	NR	2.a.
3. Performance standby letters of credit.....	RCON3821	38	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	NR	3.a.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.

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

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.

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

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

Dollar amounts in thousands

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

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

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

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCON8765	0	8.
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Dollar amounts in thousands

9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCNC3430	10,000	9.
a. Securities borrowed.....	RCNC3432	0	9.a.
b. Commitments to purchase when-issued securities.....	RCNC3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCNC978	10,000	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555		9.d.1.
2. Amount of component.....	RCNC3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556		9.e.1.
2. Amount of component.....	RCNC3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCNC3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCNC5591	0	10.
a. Commitments to sell when-issued securities.....	RCNC3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592		10.b.1.
2. Amount of component.....	RCNC5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593		10.c.1.
2. Amount of component.....	RCNC5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594		10.d.1.
2. Amount of component.....	RCNC5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595		10.e.1.
2. Amount of component.....	RCNC5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCNC223	2,545	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCNC224	0	11.b.

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

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):						12.
		RCO8693	RCO8694	RCO8695	RCO8696	
a. Futures contracts.....	0	0	0	0	0	12.a.
		RCO8697	RCO8698	RCO8699	RCO8700	
b. Forward contracts.....	7,334	0	0	0	0	12.b.
c. Exchange-traded option contracts:						
						12.c.
		RCO8701	RCO8702	RCO8703	RCO8704	
1. Written options.....	0	0	0	0	0	12.c.1.
		RCO8705	RCO8706	RCO8707	RCO8708	
2. Purchased options.....	0	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:						
						12.d.
		RCO8709	RCO8710	RCO8711	RCO8712	
1. Written options.....	0	0	0	0	0	12.d.1.
		RCO8713	RCO8714	RCO8715	RCO8716	
2. Purchased options.....	0	0	0	0	0	12.d.2.
		RCO3450	RCO3826	RCO8719	RCO8720	
e. Swaps.....	0	0	0	0	0	12.e.
		RCOA126	RCOA127	RCO8723	RCO8724	
13. Total gross notional amount of derivative contracts held for trading.....	0	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	7,334	0	0	0	0	14.
		RCOA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	0					14.a.
15. Gross fair values of derivative contracts:						
						15.
a. Contracts held for trading:						
						15.a.
		RCO8733	RCO8734	RCO8735	RCO8736	
1. Gross positive fair value.....	0	0	0	0	0	15.a.1.
		RCO8737	RCO8738	RCO8739	RCO8740	
2. Gross negative fair value.....	0	0	0	0	0	15.a.2.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
b. Contracts held for purposes other than trading:						15.b.
		RCO8741	RCO8742	RCO8743	RCO8744	
1. Gross positive fair value.....	0	0	0	0	0	15.b.1.
		RCO8745	RCO8746	RCO8747	RCO8748	
2. Gross negative fair value.....	0	0	0	0	0	15.b.2.

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

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:							16.
		RCO418	RCO419	RCO420	RCO421	RCO422	
a. Net current credit exposure.....	NR	NR	NR	NR	NR	NR	16.a.
b. Fair value of collateral:							16.b.
		RCO423	RCO424	RCO425	RCO426	RCO427	
1. Cash - U.S. dollar.....	NR	NR	NR	NR	NR	NR	16.b.1.
		RCO428	RCO429	RCO430	RCO431	RCO432	
2. Cash - Other currencies.....	NR	NR	NR	NR	NR	NR	16.b.2.
		RCO433	RCO434	RCO435	RCO436	RCO437	
3. U.S. Treasury securities.....	NR	NR	NR	NR	NR	NR	16.b.3.
		RCO438	RCO439	RCO440	RCO441	RCO442	
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	NR	NR	NR	NR	NR	NR	16.b.4.
		RCO443	RCO444	RCO445	RCO446	RCO447	
5. Corporate bonds.....	NR	NR	NR	NR	NR	NR	16.b.5.
		RCO448	RCO449	RCO450	RCO451	RCO452	
6. Equity securities.....	NR	NR	NR	NR	NR	NR	16.b.6.
		RCO453	RCO454	RCO455	RCO456	RCO457	
7. All other collateral.....	NR	NR	NR	NR	NR	NR	16.b.7.
		RCO458	RCO459	RCO460	RCO461	RCO462	
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....	NR	NR	NR	NR	NR	NR	16.b.8.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	540	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	0	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	1,974	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	1,974	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	0	2.b.
c. All other identifiable intangible assets.....	RCON5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCON0426	1,974	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	1,527	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	983	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	2,163	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	RCON2150	4,673	3.g.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCONF055	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCONB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	0	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	0	7.
8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com).....	TEXT4087	Click here for value	8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCON4088	Yes	9.
10. Secured liabilities:			10.

Dollar amounts in thousands

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13a1a1
2. Other construction loans and all land development and other land loans....	RCONK170	0	13a1a2
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13a1c1
2. Closed-end loans secured by 1-4 family residential properties:			13a1c2
a. Secured by first liens.....	RCONK173	0	13a1c2a
b. Secured by junior liens.....	RCONK174	0	13a1c2b
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13a1e1
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13a1e2
2. Not applicable			13.a.2.
3. Commercial and industrial loans.....	RCONK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCONK180	0	13.a.4.a.
b. Automobile loans.....	RCONK181	0	13.a.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK182	0	13.a.4.c.
5. All other loans and all leases.....	RCONK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....	RCONK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....	RCONK185	0	13.a.5.b.
c. Other loans.....	RCONK186	0	13.a.5.c.
1. Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above.....	RCONK178	NR	13a5c1
d. Lease financing receivables.....	RCONK273	0	13.a.5.d.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land.....	RCONK187	0	13.b.1.
2. Farmland.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties.....	RCONK191	0	13.b.5.
6. Not applicable			13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements.....	RCONK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCONK193	0	14.a.

Dollar amounts in thousands

b. Total assets of captive reinsurance subsidiaries.....	RCONK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.	RCONL135	NR	15.b.

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

	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
Dollar amounts in thousands				
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
1. 1-4 family residential construction loans.....	RCONF172	RCONF174	RCONF176	1.a.1.
	0	0	0	
2. Other construction loans and all land development and other land loans.....	RCONF173	RCONF175	RCONF177	1.a.2.
	0	0	398	
b. Secured by farmland.....	RCON3493	RCON3494	RCON3495	1.b.
	56	0	0	
c. Secured by 1-4 family residential properties:				1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	RCON5399	RCON5400	1.c.1.
	421	0	182	
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229	1.c.2.a.
	1,982	0	1,834	
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230	1.c.2.b.
	190	0	6	
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501	1.d.
	71	0	0	
e. Secured by nonfarm nonresidential properties:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182	1.e.1.
	207	0	0	
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	RCONF181	RCONF183	1.e.2.
	0	0	110	
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	RCONB835	RCONB836	2.
	0	0	0	
3. Not applicable				3.
	RCON1606	RCON1607	RCON1608	
4. Commercial and industrial loans.....	0	0	83	4.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans to individuals for household, family, and other personal expenditures:					5.
		RCONB575	RCONB576	RCONB577	
a. Credit cards.....	8	5	0		5.a.
		RCONK213	RCONK214	RCONK215	
b. Automobile loans.....	14	0	4		5.b.
		RCONK216	RCONK217	RCONK218	
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	54	0	54		5.c.
		RCON5389	RCON5390	RCON5391	
6. Loans to foreign governments and official institutions.....	0	0	0		6.
		RCON5459	RCON5460	RCON5461	
7. All other loans.....	88	0	0		7.
		RCON1226	RCON1227	RCON1228	
8. Lease financing receivables.....	0	0	0		8.
		RCON3505	RCON3506	RCON3507	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0		9.
		RCONK036	RCONK037	RCONK038	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:.....	0	0	0		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	0	0	0		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	0	0	0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:					11.
a. Loans secured by real estate:					11.a.
1. Construction, land development, and other land loans:					11.a.1.
		RCONK045	RCONK046	RCONK047	
a. 1-4 family residential construction loans.....	0	0	0		11.a.1.a.
b. Other construction loans and all land development and other land loans.....	0	0	0		11.a.1.b.
		RCONK051	RCONK052	RCONK053	
2. Secured by farmland.....	0	0	0		11.a.2.
3. Secured by 1-4 family residential properties:					11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0		11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					11.a.3.b.
		RCONK057	RCONK058	RCONK059	
1. Secured by first liens.....	0	0	0		11a3b1
		RCONK060	RCONK061	RCONK062	
2. Secured by junior liens.....	0	0	0		11a3b2
		RCONK063	RCONK064	RCONK065	
4. Secured by multifamily (5 or more) residential properties.....	0	0	0		11.a.4.

Dollar amounts in thousands			
	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual
5. Secured by nonfarm nonresidential properties:			11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	RCONK067	RCONK068
	0	0	0
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	RCONK070	RCONK071
	0	0	0
b. Not applicable			11.b.
	RCONK075	RCONK076	RCONK077
c. Commercial and industrial loans.....	0	0	0
d. Loans to individuals for household, family, and other personal expenditures:			11.d.
1. Credit cards.....	0	0	0
	RCONK081	RCONK082	RCONK083
2. Automobile loans.....	0	0	0
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK084	RCONK085	RCONK086
	0	0	0
	RCONK087	RCONK088	RCONK089
e. All other loans and all leases.....	0	0	0
1. Loans to depository institutions and acceptances of other banks.....	RCONK091	RCONK092	RCONK093
	0	0	0
	RCONK095	RCONK096	RCONK097
2. Loans to foreign governments and official institutions.....	0	0	0
	RCONK099	RCONK100	RCONK101
3. Other loans.....	0	0	0
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	RCONK072	RCONK073	RCONK074
	NR	NR	NR
	RCONK269	RCONK271	RCONK272
4. Lease financing receivables.....	0	0	0
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	RCONK102	RCONK103	RCONK104
	0	0	0
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	RCONK106	RCONK107
	0	0	0
2. Other construction loans and all land development and other land loans.....	RCONK108	RCONK109	RCONK110
	0	0	398
	RCONF661	RCONF662	RCONF663
b. Loans secured by 1-4 family residential properties.....	402	0	83
	RCONK111	RCONK112	RCONK113
c. Secured by multifamily (5 or more) residential properties.....	0	0	0
d. Secured by nonfarm nonresidential properties:			M.1.d.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	RCONK115	RCONK116		
	0	0	0		M.1.d.1.
	RCONK117	RCONK118	RCONK119		
2. Loans secured by other nonfarm nonresidential properties...	0	0	110		M.1.d.2.
	RCONK257	RCONK258	RCONK259		
e. Commercial and industrial loans.....	70	0	0		M.1.e.
	RCONK120	RCONK121	RCONK122		
1. To U.S. addressees (domicile).....	NR	NR	NR		M.1.e.1.
	RCONK123	RCONK124	RCONK125		
2. To non-U.S. addressees (domicile).....	NR	NR	NR		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	0	0	0		M.1.f.
	RCONK130	RCONK131	RCONK132		
1. Loans secured by farmland.....	0	0	0		M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCONK134	RCONK135	RCONK136		
	0	0	0		M.1.f.2.
3. Not applicable					M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:					
					M.1.f.4.
	RCONK274	RCONK275	RCONK276		
a. Credit cards.....	0	0	0		M.1.f.4.a.
	RCONK277	RCONK278	RCONK279		
b. Automobile loans.....	0	0	0		M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	RCONK281	RCONK282		
	0	0	0		M.1.f.4.c.
	RCONK283	RCONK284	RCONK285		
5. Loans to foreign governments and official institutions.....	0	0	0		M.1.f.5.
	RCONK286	RCONK287	RCONK288		
6. Other loans.....	0	0	0		M.1.f.6.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....	NR	NR	NR		M.1.f.6.a.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	RCON6559	RCON6560		
	0	0	0		M.2.
3. Not available					M.3.
	RCON1248	RCON1249	RCON1250		
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	NR	NR	NR		M.3.a.
	RCON5380	RCON5381	RCON5382		
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	NR	NR	NR		M.3.b.
	RCON1254	RCON1255	RCON1256		
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	NR	NR	NR		M.3.c.
	RCONF166	RCONF167	RCONF168		
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	NR	NR	NR		M.3.d.
	RCON1594	RCON1597	RCON1583		
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	NR	NR	NR		M.4.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
		RCONC240	RCONC241	RCONC226	
a. Loans and leases held for sale.....	0	0	0		M.5.a.
b. Loans measured at fair value:					M.5.b.
		RCONF664	RCONF665	RCONF666	
1. Fair value.....	0	0	0		M.5.b.1.
		RCONF667	RCONF668	RCONF669	
2. Unpaid principal balance.....	0	0	0		M.5.b.2.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Derivative contracts: Fair value of amounts carried as assets.....	RCON3529	NR	RCON3530	NR

M.6.

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

Dollar amounts in thousands				
7. Additions to nonaccrual assets during the quarter.....	RCONC410	294		M.7.
8. Nonaccrual assets sold during the quarter.....	RCONC411	0		M.8.

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

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

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

Dollar amounts in thousands				
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	223,006		1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	1,128		2.
3. Not applicable				3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	250,443		4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....	RCONK653	1		4.a.
5. Average tangible equity for the calendar quarter.....	RCONK654	24,937		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0		6.

Dollar amounts in thousands

7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	0	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	0	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCONK656	No	10.
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCONK659	No	11.
a. Custodial bank deduction.....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	177,826	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	21582	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	26,089	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	41	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	17,707	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	886	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	256	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	1	M.1.d.2.
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions).....	RCON5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545		M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Not applicable			M.4.
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):			M.5.
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....	RCONJ944	1,573	M.5.a.

Dollar amounts in thousands

b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONJ945	1	M.5.b.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCONK663	CONF	M.6.a.
b. Substandard.....	RCONK664	CONF	M.6.b.
c. Doubtful.....	RCONK665	CONF	M.6.c.
d. Loss.....	RCONK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCONN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCONN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCONN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCONN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCONN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCONN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments.....	RCONK676	NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCONK677	NR	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCONK669	NR	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	NR	M.12.
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCONN177	NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCONN178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONN179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN180	NR	M.13.d.
e. Commercial and industrial loans.....	RCONN181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCONN182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures...	RCONN183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCONM963	NR	M.13.h.
14. Amount of the institution's largest counterparty exposure.....	RCONK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCONK674	CONF	M.15.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCONL189	NR	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONL194	NR	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONL195	NR	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCONL196	NR	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	RCONL197	NR	M.17.d.

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

[illegible]

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

Dollar amounts in thousands

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCON1773	RCONG474	RCONG475	RCONG476	RCONG477	
1. Available-for-sale securities.....	39,094	NR	NR	NR	NR	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCONG478	RCONG479	RCONG480	RCONG481	RCONG482	
	NR	NR	NR	NR	NR	2.
3. Loans and leases held for sale.....	RCONG483	RCONG484	RCONG485	RCONG486	RCONG487	
	NR	NR	NR	NR	NR	3.
4. Loans and leases held for investment.....	RCONG488	RCONG489	RCONG490	RCONG491	RCONG492	
	NR	NR	NR	NR	NR	4.
5. Trading assets:						
						5.
a. Derivative assets.....	RCON3543	RCONG493	RCONG494	RCONG495	RCONG496	
	NR	NR	NR	NR	NR	5.a.
b. Other trading assets.....	RCONG497	RCONG498	RCONG499	RCONG500	RCONG501	
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	NR	NR	NR	NR	NR	5.b.
	RCONF240	RCONF684	RCONF692	RCONF241	RCONF242	
	NR	NR	NR	NR	NR	5.b.1.
	RCONG391	RCONG392	RCONG395	RCONG396	RCONG804	
6. All other assets.....	NR	NR	NR	NR	NR	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCONG502	RCONG503	RCONG504	RCONG505	RCONG506	
	NR	NR	NR	NR	NR	7.
	RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	
8. Deposits.....	NR	NR	NR	NR	NR	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCONG507	RCONG508	RCONG509	RCONG510	RCONG511	
	NR	NR	NR	NR	NR	9.
10. Trading liabilities:						
						10.
a. Derivative liabilities.....	RCON3547	RCONG512	RCONG513	RCONG514	RCONG515	
	NR	NR	NR	NR	NR	10.a.
	RCONG516	RCONG517	RCONG518	RCONG519	RCONG520	
b. Other trading liabilities.....	NR	NR	NR	NR	NR	10.b.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	11.
	NR	NR	NR	NR	NR	
12. Subordinated notes and debentures.....	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	12.
	NR	NR	NR	NR	NR	
13. All other liabilities.....	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	13.
	NR	NR	NR	NR	NR	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	14.
	NR	NR	NR	NR	NR	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCONG536	RCONG537	RCONG538	RCONG539	RCONG540	M.1.a.
	NR	NR	NR	NR	NR	
b. Nontrading derivative assets.....	RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	M.1.b.
	NR	NR	NR	NR	NR	

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

Dollar amounts in thousands		
c. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG546	

M.1.c.
M.1.c.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG546	RCONG547	RCONG548	RCONG549	RCONG550
2. Amount of component.....	NR	NR	NR	NR	NR

M.1.c.2.

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

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG551	

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG551	RCONG552	RCONG553	RCONG554	RCONG555
2. Amount of component.....	NR	NR	NR	NR	NR

M.1.d.2.

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

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG556	

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG556	RCONG557	RCONG558	RCONG559	RCONG560
2. Amount of component.....	NR	NR	NR	NR	NR

M.1.e.2.

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

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG561	

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCONG561	RCONG562	RCONG563	RCONG564	RCONG565	
2. Amount of component.....	NR	NR	NR	NR	NR	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):						M.2.
	RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	
a. Loan commitments (not accounted for as derivatives).....	NR	NR	NR	NR	NR	M.2.a.
	RCONG566	RCONG567	RCONG568	RCONG569	RCONG570	
b. Nontrading derivative liabilities.....	NR	NR	NR	NR	NR	M.2.b.

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

Dollar amounts in thousands		
c. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG571	

M.2.c.
M.2.c.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG571	RCONG572	RCONG573	RCONG574	RCONG575
2. Amount of component.....	NR	NR	NR	NR	NR

M.2.c.2.

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

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG576	

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG576	RCONG577	RCONG578	RCONG579	RCONG580
2. Amount of component.....	NR	NR	NR	NR	NR

M.2.d.2.

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

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG581	

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG581	RCONG582	RCONG583	RCONG584	RCONG585
2. Amount of component.....	NR	NR	NR	NR	NR

M.2.e.2.

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

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG586	

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG586	RCONG587	RCONG588	RCONG589	RCONG590
2. Amount of component.....	NR	NR	NR	NR	NR

M.2.f.2.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a).....	RCON3210	25,041	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCON8434	-34	2.
3. LESS: Net unrealized loss on available-for-sale equity securities (report loss as a positive value).....	RCONA221	0	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCON4336	0	4.
5. LESS: Nonqualifying perpetual preferred stock.....	RCONB588	0	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	RCONB589	0	6.
7. Not available			7.
a. LESS: Disallowed goodwill and other disallowed intangible assets.....	RCONB590	0	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	RCONF264	0	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	RCONC227	25,075	8.
9. Not available			9.
a. LESS: Disallowed servicing assets and purchased credit card relationships.....	RCONB591	197	9.a.
b. LESS: Disallowed deferred tax assets.....	RCON5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCONB592	0	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	RCON8274	24,878	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCON5306	0	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCONB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCON5310	1,801	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	32	15.
16. Other Tier 2 capital components.....	RCONB594	0	16.
17. Tier 2 capital (sum of items 12 through 16).....	RCON5311	1,833	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCON8275	1,833	18.
19. Not applicable			19.
20. LESS: Deductions for total risk-based capital.....	RCONB595	0	20.
21. Total risk-based capital (sum of items 11 and 18 less item 20).....	RCON3792	26,711	21.
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....	RCONL136	252,795	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	RCONB590	0	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCONB591	197	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....	RCON5610	0	25.
26. Other additions to (deductions from) assets for leverage capital purposes.....	RCONL137	0	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....	RCONL138	252,598	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	0	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	0	30.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31. Tier 1 leverage ratio.....	RCON7273	0.000000	RCON7204	0.098489	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	0.000000	RCON7206	0.153296	32.
33. Total risk-based capital ratio.....	RCON7275	0.000000	RCON7205	0.164591	33.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
		RCON0010	RCONC869	RCONB600	RCONB601		RCONB602	
34. Cash and balances due from depository institutions.....		16,251	0	10,839	5,401		11	34.
		RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607	
35. Held-to-maturity securities.....		0	0	0	0	0	0	35.
		RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612	
36. Available-for-sale securities.....		39,094	-64	10,197	28,515	406	40	36.
37. Federal funds sold and securities purchased under agreements to resell.....		RCONC225		RCONC063	RCONC064		RCONB520	
		25,000		0	25,000		0	37.
		RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621	
38. Loans and leases held for sale.....		4,003	0	0	0	4,003	0	38.
		RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626	
39. Loans and leases, net of unearned income.....		151,666	0	0	0	49,471	102,195	39.
		RCON3123	RCON3123					
40. Allowance for loan and lease losses.....		1,801	1,801					40.
		RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631	
41. Trading Assets.....		0	0	0	0	0	0	41.
		RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339	
42. All other assets.....		13,911	197	42	2,360	429	10,883	42.
		RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340	
43. Total Assets.....		248,124	-1,668	21,078	61,276	54,309	113,129	43.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
		RCONB546	RCONB547	RCONB548	RCONB581	RCONB582	RCONB583	
44. Financial standby letters of credit.....		74	74	0	0	0	74	44.
		RCON3821	RCONB650	RCONB651	RCONB652	RCONB653	RCONB654	
45. Performance standby letters of credit.....		38	19	0	0	0	19	45.
		RCON3411	RCONB655	RCONB656	RCONB657	RCONB658	RCONB659	
46. Commercial and similar letters of credit.....		0	0	0	0	0	0	46.

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar amounts in thousands							
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON3429	RCONB660	RCONB661	RCONB662		RCONB663	47.
	0	0	0	0		0	
48. Securities lent.....	RCON3433	RCONB664	RCONB665	RCONB666	RCONB667	RCONB668	48.
	0	0	0	0	0	0	
49. Retained recourse on small business obligations sold with recourse.....	RCONA250	RCONB669	RCONB670	RCONB671	RCONB672	RCONB673	49.
	0	0	0	0	0	0	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement..	RCONB541	RCONB542				RCONB543	50.
	1,432	9,655				9,655	
51. All other financial assets sold with recourse.....	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680	51.
	0	0	0	0	0	0	
52. All other off-balance sheet liabilities.....	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686	52.
	0	0	0	0	0	0	
53. Unused commitments:							53.
a. With an original maturity exceeding one year.....	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691	53.a.
	0	0	0	0	0	0	
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCONG591	RCONG592	RCONG593	RCONG594	RCONG595	RCONG596	53.b.
	0	0	0	0	0	0	
54. Derivative contracts.....		RCONA167	RCONB693	RCONB694	RCONB695		54.
		0	0	0	0		
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699	55.
			21,078	61,276	54,309	122,877	
56. Risk weight factor							56.
57. Risk-weighted assets by risk weight category.....			RCONB700	RCONB701	RCONB702	RCONB703	57.
			0	12,255	27,155	122,877	
58. Market risk equivalent assets.....						RCON1651	58.
						0	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704	59.
						162,287	
60. Excess allowance for loan and lease losses.....						RCONA222	60.
						0	
61. Allocated transfer risk reserve.....						RCON3128	61.
						0	

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
							RCONA223
62. Total risk-weighted assets.....							162,287

62.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCO8764	0	M.1.
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Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
	RCO3809	RCO8766	RCO8767	
a. Interest rate contracts.....	7,334	0	0	M.2.a.
	RCO3812	RCO8769	RCO8770	
b. Foreign exchange contracts.....	0	0	0	M.2.b.
	RCO8771	RCO8772	RCO8773	
c. Gold contracts.....	0	0	0	M.2.c.
	RCO8774	RCO8775	RCO8776	
d. Other precious metals contracts.....	0	0	0	M.2.d.
	RCO8777	RCO8778	RCO8779	
e. Other commodity contracts.....	0	0	0	M.2.e.
	RCOA000	RCOA001	RCOA002	
f. Equity derivative contracts.....	0	0	0	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:				M.2.g.
	RCOG597	RCOG598	RCOG599	
1. Investment grade.....	0	0	0	M.2.g.1.
	RCOG600	RCOG601	RCOG602	
2. Subinvestment grade.....	0	0	0	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	2.b.
	0	0	0	0	0	0	0	
c. Standby letters of credit and other enhancements.....	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	2.c.
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	4.a.
	0	0	0	0	0	0	0	
b. 90 days or more past due.....	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	4.b.
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	0	0	0	0	0	
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCONB761	RCONB762			RCONB763		6.a.
		0	0			0		

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
b. Loans (included in Schedule RC-C).....		RCONB500	RCONB501			RCONB502		6.b.
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:								
								7.
		RCONB764	RCONB765			RCONB766		
a. 30-89 days past due.....		0	0			0		7.a.
		RCONB767	RCONB768			RCONB769		
b. 90 days or more past due.....		0	0			0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
								8.
		RIADB770	RIADB771			RIADB772		
a. Charge-offs.....		0	0			0		8.a.
		RIADB773	RIADB774			RIADB775		
b. Recoveries.....		0	0			0		8.b.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCONB776	RCONB777	RCONB778	RCONB779	RCONB780	RCONB781	RCONB782	
	0	0	0	0	0	0	0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCONB783	RCONB784	RCONB785	RCONB786	RCONB787	RCONB788	RCONB789	
	0	0	0	0	0	0	0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank....	RCONB790	RCONB791	RCONB792	RCONB793	RCONB794	RCONB795	RCONB796	
	42,989	0	0	0	0	0	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCONB797	RCONB798	RCONB799	RCONB800	RCONB801	RCONB802	RCONB803	
	1,432	0	0	0	0	0	0	12.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCONB804	42,989	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	315,212	M.2.b.
c. Other financial assets (includes home equity lines).....	RCONA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCONF699	908	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	NR	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
		RCONB868	RCONB869	RCONB870	RCONB871	
4. Personal trust and agency accounts.....		NR	NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:						5.
a. Employee benefit - defined contribution.....		NR	NR	NR	NR	5.a.
b. Employee benefit - defined benefit.....		NR	NR	NR	NR	5.b.
c. Other employee benefit and retirement-related accounts.....		NR	NR	NR	NR	5.c.
6. Corporate trust and agency accounts.....		NR	NR	NR	NR	6.
7. Investment management and investment advisory agency accounts.....		NR	NR	NR	NR	7.
8. Foundation and endowment trust and agency accounts.....		NR	NR	NR	NR	8.
9. Other fiduciary accounts.....		NR	NR	NR	NR	9.
10. Total fiduciary accounts (sum of items 4 through 9).....		NR	NR	NR	NR	10.
11. Custody and safekeeping accounts.....			NR		NR	11.
12. Not applicable						12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....		NR	NR	NR	NR	13.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	NR	NR	NR	M.1.a.
b. Interest-bearing deposits.....	NR	NR	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	NR	NR	NR	M.1.c.
d. State, county, and municipal obligations.....	NR	NR	NR	M.1.d.
e. Money market mutual funds.....	NR	NR	NR	M.1.e.
f. Equity mutual funds.....	NR	NR	NR	M.1.f.
g. Other mutual funds.....	NR	NR	NR	M.1.g.
h. Common trust funds and collective investment funds.....	NR	NR	NR	M.1.h.
i. Other short-term obligations.....	NR	NR	NR	M.1.i.
j. Other notes and bonds.....	NR	NR	NR	M.1.j.

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
Dollar amounts in thousands				
k. Investments in unregistered funds and private equity investments.....	RCONJ293	RCONJ294	RCONJ295	M.1.k.
	NR	NR	NR	
l. Other common and preferred stocks.....	RCONJ296	RCONJ297	RCONJ298	M.1.l.
	NR	NR	NR	
m. Real estate mortgages.....	RCONJ299	RCONJ300	RCONJ301	M.1.m.
	NR	NR	NR	
n. Real estate.....	RCONJ302	RCONJ303	RCONJ304	M.1.n.
	NR	NR	NR	
o. Miscellaneous assets.....	RCONJ305	RCONJ306	RCONJ307	M.1.o.
	NR	NR	NR	
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCONJ308	RCONJ309	RCONJ310	M.1.p.
	NR	NR	NR	

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Number of Managed Accounts	
Dollar amounts in thousands			
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312
			NR

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:					M.4.
a. Personal trust and agency accounts.....		RIADB947	RIADB948	RIADB949	
b. Employee benefit and retirement-related trust and agency accounts.....		NR	NR	NR	M.4.a.
c. Investment management agency accounts.....		RIADB950	RIADB951	RIADB952	
d. Other fiduciary accounts and related services.....		NR	NR	NR	M.4.b.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....		RIADB953	RIADB954	RIADB955	
		NR	NR	NR	M.4.c.
		RIADB956	RIADB957	RIADB958	
		NR	NR	NR	M.4.d.
		RIADB959	RIADB960	RIADB961	
		NR	NR	NR	M.4.e.

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					1.
a. Cash and balances due from depository institutions.....		RCONJ981	RCONJ982	RCONJ983	
b. Held-to-maturity securities.....		0	0	0	1.a.
c. Available-for-sale securities.....		RCONJ984	RCONJ985	RCONJ986	
d. Securities purchased under agreements to resell.....		0	0	0	1.b.
e. Loans and leases held for sale.....		RCONJ987	RCONJ988	RCONJ989	
f. Loans and leases, net of unearned income.....		0	0	0	1.c.
g. Less: Allowance for loan and lease losses.....		RCONJ990	RCONJ991	RCONJ992	
h. Trading assets (other than derivatives).....		0	0	0	1.d.
i. Derivative trading assets.....		RCONJ993	RCONJ994	RCONJ995	
j. Other real estate owned.....		0	0	0	1.e.
k. Other assets.....		RCONJ996	RCONJ997	RCONJ998	
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:		0	0	0	1.f.
a. Securities sold under agreements to repurchase.....		RCONJ999	RCONK001	RCONK002	
		0	0	0	1.g.
		RCONK003	RCONK004	RCONK005	
		0	0	0	1.h.
		RCONK006	RCONK007	RCONK008	
		0	0	0	1.i.
		RCONK009	RCONK010	RCONK011	
		0	0	0	1.j.
		RCONK012	RCONK013	RCONK014	
		0	0	0	1.k.
					2.
		RCONK015	RCONK016	RCONK017	
		0	0	0	2.a.

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
		RCONK018	RCONK019	RCONK020	
b. Derivative trading liabilities.....	0	0	0	0	2.b.
		RCONK021	RCONK022	RCONK023	
c. Commercial paper.....	0	0	0	0	2.c.
		RCONK024	RCONK025	RCONK026	
d. Other borrowed money (exclude commercial paper).....	0	0	0	0	2.d.
		RCONK027	RCONK028	RCONK029	
e. Other liabilities.....	0	0	0	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	0	0	0	0	3.
		RCONK030	RCONK031	RCONK032	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	0	0	0	0	4.
		RCONK033	RCONK034	RCONK035	
	0	0	0	0	

General Instructions

Dollar amounts in thousands				
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b. Frequency of Reporting				1.b.
c. Differences in Detail of Reports				1.c.
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Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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