

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	JOHN MARSHALL BANK
City	RESTON
State	VA
Zip Code	20190
Call Report Quarter End Date	12/31/2014
Report Type	041
RSSD-ID	3419416
FDIC Certificate Number	58243
OCC Charter Number	0
ABA Routing Number	56009356
Last updated on	1/30/2015

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20141231	1.
2. FDIC certificate number.....	RSSD9050	58243	2.
3. Legal title of bank.....	RSSD9017	John Marshall Bank	3.
4. City.....	RSSD9130	Reston	4.
5. State abbreviation.....	RSSD9200	VA	5.
6. Zip code.....	RSSD9220	20190	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	NR	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	1,079	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	27,479	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	4,232	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	83	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.4.
5. All other loans.....	RIAD4058	0	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	32,873	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	74	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	250	1.d.1.
2. Mortgage-backed securities.....	RIADB489	632	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	270	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	0	1.f.
g. Other interest income.....	RIAD4518	237	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	34,336	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	27	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	941	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	2,417	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	541	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	54	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	392	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	4,372	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	29,964	3.
4. Provision for loan and lease losses.....	RIAD4230	1,018	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	260	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	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	0	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	0	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	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-2	5.k.
l. Other noninterest income.....	RIADB497	206	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	464	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	10,154	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	2,574	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	4,292	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	17,020	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	12,390	8.
9. Applicable income taxes (on item 8).....	RIAD4302	4,371	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	8,019	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	8,019	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	8,019	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	97	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	0	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	0	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, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	90,668	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	90,668	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	8,019	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	512	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	0	9.
10. Other comprehensive income.....	RIADB511	450	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	99,649	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	0	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	0	RIAD5412	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	0	RIADC217	1	1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	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	0	RIADC898	0	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	262	RIAD4608	1	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	0	RIADK206	0	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	262	RIAD4605	2 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	0	RIAD4662	0 M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	0	RIAD4664	0 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	0	RIAD4618	0 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	0	RIADF187	0 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	0	RIAD4665	0 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	0	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, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	5,748	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	2	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	262	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	1,018	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	6,506	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	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	0	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

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

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	149	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	531	2.a.
b. Advertising and marketing expenses.....	RIAD0497	371	2.b.
c. Directors' fees.....	RIAD4136	200	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	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	204	2.h.
i. Consulting and advisory expenses.....	RIADF557	219	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	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	IT Support Expenses	2.l.1.
2. Amount of component.....	RIAD4464	282	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Network Expenses	2.m.1.
2. Amount of component.....	RIAD4467	240	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	Franchise Taxes	2.n.1.
2. Amount of component.....	RIAD4468	653	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	NR	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	10,800	1.a.
b. Interest-bearing balances.....	RCON0071	17,786	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	49,934	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	13,481	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	0	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	0	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	683,283	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	6,506	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	676,777	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	3,041	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	0	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	0	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	15,019	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	786,838	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	617,613	13.a.
1. Noninterest-bearing.....	RCON6631	121,220	13.a.1.
2. Interest-bearing.....	RCON6636	496,393	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	12,404	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	52,000	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	5,172	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	687,189	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	41,525	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	39,023	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	19,288	26.a.
b. Accumulated other comprehensive income.....	RCONB530	-187	26.b.
c. Other equity capital components.....	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	99,649	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	99,649	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	786,838	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 2013.....	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	4,903	1.a.
b. Currency and coin.....	RCON0080	527	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	0	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	6,490	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	0	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	0	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	16,665	4.
5. Total.....	RCON0010	28,586	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
	RCON0211	RCON0213	RCON1286	RCON1287
1. U.S. Treasury securities.....	0	0	0	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):				
a. Issued by U.S. Government agencies.....	0	0	0	0
b. Issued by U.S. Government-sponsored agencies.....	9,366	9,553	13,500	13,481
3. Securities issued by states and political subdivisions in the U.S.....	13,392	13,612	0	0
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities:				
1. Guaranteed by GNMA.....	4,885	4,936	0	0
2. Issued by FNMA and FHLMC.....	22,291	22,664	0	0
3. Other pass-through securities.....	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.....	0	0	0	0
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	0	0	0	0
3. All other residential MBS.....	0	0	0	0
c. Commercial MBS:				
1. Commercial mortgage pass-through securities:				
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	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	
	0	0	0	0	4.c.2.a.
	RCONK154	RCONK155	RCONK156	RCONK157	
b. All other commercial MBS.....	0	0	0	0	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
	RCONC026	RCONC988	RCONC989	RCONC027	
a. Asset-backed securities (ABS).....	0	0	0	0	5.a.
b. Structured financial products:					5.b.
	RCONG336	RCONG337	RCONG338	RCONG339	
1. Cash.....	0	0	0	0	5.b.1.
	RCONG340	RCONG341	RCONG342	RCONG343	
2. Synthetic.....	0	0	0	0	5.b.2.
	RCONG344	RCONG345	RCONG346	RCONG347	
3. Hybrid.....	0	0	0	0	5.b.3.
6. Other debt securities:					6.
	RCON1737	RCON1738	RCON1739	RCON1741	
a. Other domestic debt securities.....	0	0	0	0	6.a.
	RCON1742	RCON1743	RCON1744	RCON1746	
b. Other foreign debt securities.....	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA510	RCONA511	
			0	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCON1754	RCON1771	RCON1772	RCON1773	
	49,934	50,765	13,500	13,481	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCOA0416	58,575	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.....	RCOA549	0	M.2.a.1.
2. Over three months through 12 months.....	RCOA550	505	M.2.a.2.
3. Over one year through three years.....	RCOA551	7,169	M.2.a.3.
4. Over three years through five years.....	RCOA552	9,821	M.2.a.4.
5. Over five years through 15 years.....	RCOA553	17,557	M.2.a.5.
6. Over 15 years.....	RCOA554	1,188	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.....	RCOA555	0	M.2.b.1.
2. Over three months through 12 months.....	RCOA556	0	M.2.b.2.
3. Over one year through three years.....	RCOA557	0	M.2.b.3.
4. Over three years through five years.....	RCOA558	117	M.2.b.4.
5. Over five years through 15 years.....	RCOA559	21,653	M.2.b.5.
6. Over 15 years.....	RCOA560	5,405	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.....	RCOA561	0	M.2.c.1.
2. Over three years.....	RCOA562	0	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).....	RCOA248	505	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).....	RCOA1778	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.....	RCOA8782	10,936	M.4.a.
b. Fair value.....	RCOA8783	11,005	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	48,892	1.a.1.
2. Other construction loans and all land development and other land loans.....			RCONF159	91,589	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	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.....			RCON1797	8,560	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	14,322	1.c.2.a.
b. Secured by junior liens.....			RCON5368	620	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	32,371	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	133,822	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	271,698	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	0			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	0			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	0			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	0			2.c.1.
2. To other banks in foreign countries.....	RCONB537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	0	3.
4. Commercial and industrial loans.....			RCON1766	81,504	4.
a. To U.S. addressees (domicile).....	RCON1763	81,504			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	0			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	0	6.a.
b. Other revolving credit plans.....			RCONB539	734	6.b.
c. Automobile loans.....			RCONK137	123	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....			RCONK207	375	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	0			9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451	0			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	0		
b. All other leases.....	RCONF163	0		
11. LESS: Any unearned income on loans reflected in items 1-9 above...			RCON2123	1,327
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	683,283

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	0		M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	534		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	0		M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	977		M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	293		M.1.e.
1. To U.S. addressees (domicile).....	RCONK163	293		M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCONK164	0		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	0		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	0		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	0		M.2.a.1.
2. Over three months through 12 months.....	RCONA565	4,838		M.2.a.2.
3. Over one year through three years.....	RCONA566	3,623		M.2.a.3.
4. Over three years through five years.....	RCONA567	4,893		M.2.a.4.
5. Over five years through 15 years.....	RCONA568	0		M.2.a.5.
6. Over 15 years.....	RCONA569	968		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	63,326		M.2.b.1.
2. Over three months through 12 months.....	RCONA571	138,472		M.2.b.2.
3. Over one year through three years.....	RCONA572	179,950		M.2.b.3.
4. Over three years through five years.....	RCONA573	188,091		M.2.b.4.
5. Over five years through 15 years.....	RCONA574	97,604		M.2.b.5.
6. Over 15 years.....	RCONA575	1,083		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	185,400		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	1,082		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	0		M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	0		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	0		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	35,429	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	340	M.13.b.
14. Pledged loans and leases.....	RCONG378	243,503	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	0	M.15a.1.
2. Proprietary reverse mortgages.....	RCONJ467	0	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	0	M.15b.1.
2. Proprietary reverse mortgages.....	RCONJ469	0	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	0	M.15c.1.
2. Proprietary reverse mortgages.....	RCONJ471	0	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	50	RCON5565	3,322	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	130	RCON5567	21,643	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	190	RCON5569	96,158	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	172	RCON5571	5,109	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	99	RCON5573	11,725	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	146	RCON5575	38,888	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	0	RCN5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCN5580	0	RCN5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCN5582	0	RCN5583	0	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	0	RCN5585	0	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCN5586	0	RCN5587	0	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCN5588	0	RCN5589	0	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.....	RCNG379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCNG380	NR	4.b.
c. All other residential MBS.....	RCNG381	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.....	RCNG383	NR	5.a.1.
2. Synthetic.....	RCNG384	NR	5.a.2.
3. Hybrid.....	RCNG385	NR	5.a.3.
b. All other debt securities.....	RCNG386	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	0	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	0	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	NR	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	NR	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	NR	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	NR	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	NR	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	NR	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 132,431		RCONB550 342,909	1.
2. U.S. Government.....	RCON2202 0		RCON2520 0	2.
3. States and political subdivisions in the U.S.....	RCON2203 1,106		RCON2530 110,538	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 457		RCONB552 30,172	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 133,994	RCON2210 121,219	RCON2385 483,619	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	7,024		M.1.
b. Total brokered deposits.....	RCON2365	94,696		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	24,647		M.1.c.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	70,049		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	10,924		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	64,294		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	73,169		M.1.d.3.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	15,592		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	185,664		M.2.a.
2. Other savings deposits (excludes MMDAs).....	RCON0352	6,500		M.2.a.1.
b. Total time deposits of less than \$100,000.....	RCON6648	54,478		M.2.a.2.

Dollar amounts in thousands

c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	136,060	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	100,917	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	4,360	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	5,239	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	22,097	M.3.a.2.
3. Over one year through three years.....	RCONA581	23,691	M.3.a.3.
4. Over three years.....	RCONA582	3,451	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	27,336	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	48,218	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	127,127	M.4.a.2.
3. Over one year through three years.....	RCONA586	51,284	M.4.a.3.
4. Over three years.....	RCONA587	10,348	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	100,126	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	75,219	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	Yes	M.5.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	NR	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	NR	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	NR	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	NR	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	NR	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	NR	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	NR	M.7.b.2.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	2,168	1.
2. Net deferred tax assets.....	RCON2148	3,099	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	5,401	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	4,351	6.
a. Prepaid expenses.....	RCON2166	0	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	LIHTC Investment	6.g.1.
2. Amount of component.....	RCON3549	3,708	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.
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	15,019	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	57	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	935	1.b.
2. Net deferred tax liabilities.....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	176	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCON2938	4,004	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	LIHTC Investment	4.e.1.
2. Amount of component.....	RCON3552	3,466	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.

Dollar amounts in thousands

1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	5,172	5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	19,390	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	21,387	2.
3. Mortgage-backed securities.....	RCONB559	26,025	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	17,828	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	663,460	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	24,910	6.b.1.
2. All other loans secured by real estate.....	RCON3466	561,587	6.b.2.
c. Commercial and industrial loans.....	RCON3387	77,024	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	1,276	6.d.2.
7. Trading assets.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets.....	RCON3368	763,704	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	11,885	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	194,493	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	240,165	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	50,797	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	12,155	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	43,978	13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	0	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	5,105	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	0	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ478	0	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCON3815	0	1.b.
1. Unused consumer credit card lines.....	RCONJ455	0	1.b.1.
2. Other unused credit card lines.....	RCONJ456	0	1.b.2.

Dollar amounts in thousands

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	29,555	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	71,184	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	77,329	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	256	1.e.3.
2. Financial standby letters of credit.....	RCON3819	1,787	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	NR	2.a.
3. Performance standby letters of credit.....	RCON3821	11,669	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.
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

Dollar amounts in thousands		(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	
d. Notional amounts by remaining maturity:					7.d.
1. Sold credit protection:					7.d.1.
		RCONG406	RCONG407	RCONG408	
a. Investment grade.....	0	0	0	0	7.d.1.a.
		RCONG409	RCONG410	RCONG411	
b. Subinvestment grade.....	0	0	0	0	7.d.1.b.
2. Purchased credit protection:					7.d.2.
		RCONG412	RCONG413	RCONG414	
a. Investment grade.....	0	0	0	0	7.d.2.a.
		RCONG415	RCONG416	RCONG417	
b. Subinvestment grade.....	0	0	0	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.
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").....		RCON3430	0	9.
a. Securities borrowed.....		RCON3432	0	9.a.
b. Commitments to purchase when-issued securities.....		RCON3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...		RCONC978	0	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.....		RCON3555	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.....		RCON3556	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.....		RCON3557	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").....		RCON5591	0	10.
a. Commitments to sell when-issued securities.....		RCON3435	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.....		RCON5592	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.....		RCON5593	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.....		RCON5594	0	10.d.2.

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595		10.e.1.
2. Amount of component.....	RCON5595	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.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	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.....	0	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.....	0	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.
1. Gross positive fair value.....		RCON8741	RCON8742	RCON8743	RCON8744	15.b.1.
		0	0	0	0	
2. Gross negative fair value.....		RCON8745	RCON8746	RCON8747	RCON8748	15.b.2.
		0	0	0	0	

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.
a. Net current credit exposure.....		RCONG418	RCONG419	RCONG420	RCONG421	RCONG422	16.a.
		NR	NR	NR	NR	NR	
b. Fair value of collateral:							16.b.
1. Cash - U.S. dollar.....		RCONG423	RCONG424	RCONG425	RCONG426	RCONG427	16.b.1.
		NR	NR	NR	NR	NR	
2. Cash - Other currencies.....		RCONG428	RCONG429	RCONG430	RCONG431	RCONG432	16.b.2.
		NR	NR	NR	NR	NR	
3. U.S. Treasury securities.....		RCONG433	RCONG434	RCONG435	RCONG436	RCONG437	16.b.3.
		NR	NR	NR	NR	NR	
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....		RCONG438	RCONG439	RCONG440	RCONG441	RCONG442	16.b.4.
		NR	NR	NR	NR	NR	
5. Corporate bonds.....		RCONG443	RCONG444	RCONG445	RCONG446	RCONG447	16.b.5.
		NR	NR	NR	NR	NR	
6. Equity securities.....		RCONG448	RCONG449	RCONG450	RCONG451	RCONG452	16.b.6.
		NR	NR	NR	NR	NR	
7. All other collateral.....		RCONG453	RCONG454	RCONG455	RCONG456	RCONG457	16.b.7.
		NR	NR	NR	NR	NR	
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....		RCONG458	RCONG459	RCONG460	RCONG461	RCONG462	16.b.8.
		NR	NR	NR	NR	NR	

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	15,441	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	3	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	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	0	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	0	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	0	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	0	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	25,000	5.a.1.a.
b. Over one year through three years.....	RCONF056	20,000	5.a.1.b.
c. Over three years through five years.....	RCONF057	7,000	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	24,000	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	52,000	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	0	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.
1. URL 1.....	TE01N528		8.b.1.

Dollar amounts in thousands

2. URL 2.....	TE02N528		8.b.2.
3. URL 3.....	TE03N528		8.b.3.
4. URL 4.....	TE04N528		8.b.4.
5. URL 5.....	TE05N528		8.b.5.
6. URL 6.....	TE06N528		8.b.6.
7. URL 7.....	TE07N528		8.b.7.
8. URL 8.....	TE08N528		8.b.8.
9. URL 9.....	TE09N528		8.b.9.
10. URL 10.....	TE10N528		8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529		8.c.1.
2. Trade name 2.....	TE02N529		8.c.2.
3. Trade name 3.....	TE03N529		8.c.3.
4. Trade name 4.....	TE04N529		8.c.4.
5. Trade name 5.....	TE05N529		8.c.5.
6. Trade name 6.....	TE06N529		8.c.6.
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.
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	No	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	13.a.1.a.1.
2. Other construction loans and all land development and other land loans....	RCONK170	0	13.a.1.a.2.
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	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	0	13.a.1.c.2.a.
b. Secured by junior liens.....	RCONK174	0	13.a.1.c.2.b.
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	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13.a.1.e.2.
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.

Dollar amounts in thousands

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	0	13.a.5.c.1.
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.
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.
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	No	16.a.1.
2. International ACH transactions.....	RCONN518	No	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	No	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	No	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	NR	16.b.
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	NR	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	NR	16.d.3.

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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	
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.
2. Other construction loans and all land development and other land loans.....	RCONF173	RCONF175	RCONF177		1.a.2.
b. Secured by farmland.....	RCON3493	RCON3494	RCON3495		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.....	RCON5398	RCON5399	RCON5400		1.c.1.
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.
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501		1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182		1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	RCONF181	RCONF183		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	RCONB835	RCONB836		2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RCON1606	RCON1607	RCON1608		4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RCONB575	RCONB576	RCONB577		5.a.
b. Automobile loans.....	RCONK213	RCONK214	RCONK215		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	RCONK217	RCONK218		5.c.
6. Loans to foreign governments and official institutions.....	RCON5389	RCON5390	RCON5391		6.

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	
	RCON5459	RCON5460	RCON5461		
7. All other loans.....	0	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.
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.
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.
1. Secured by first liens.....	0	0	0		11.a.3.b.1.
2. Secured by junior liens.....	0	0	0		11.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	0	0	0		11.a.4.
5. Secured by nonfarm nonresidential properties:					11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0		11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties.....	0	0	0		11.a.5.b.
b. Not applicable					11.b.
c. Commercial and industrial loans.....	0	0	0		11.c.

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	
d. Loans to individuals for household, family, and other personal expenditures:					11.d.
		RCONK078	RCONK079	RCONK080	
1. Credit cards.....	0	0	0	0	11.d.1.
		RCONK081	RCONK082	RCONK083	
2. Automobile loans.....	0	0	0	0	11.d.2.
		RCONK084	RCONK085	RCONK086	
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	0	11.d.3.
		RCONK087	RCONK088	RCONK089	
e. All other loans and all leases.....	0	0	0	0	11.e.
1. Loans to depository institutions and acceptances of other banks.....	0	0	0	0	11.e.1.
		RCONK095	RCONK096	RCONK097	
2. Loans to foreign governments and official institutions.....	0	0	0	0	11.e.2.
		RCONK099	RCONK100	RCONK101	
3. Other loans.....	0	0	0	0	11.e.3.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	0	0	0	0	11.e.3.a.
		RCONK269	RCONK271	RCONK272	
4. Lease financing receivables.....	0	0	0	0	11.e.4.
		RCONK102	RCONK103	RCONK104	
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements....	0	0	0	0	11.f.
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.
		RCONK105	RCONK106	RCONK107	
1. 1-4 family residential construction loans.....	0	0	0	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	0	0	0	0	M.1.a.2.
		RCONF661	RCONF662	RCONF663	
b. Loans secured by 1-4 family residential properties.....	0	0	0	0	M.1.b.
		RCONK111	RCONK112	RCONK113	
c. Secured by multifamily (5 or more) residential properties.....	0	0	0	0	M.1.c.
d. Secured by nonfarm nonresidential properties:					M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	0	M.1.d.1.
		RCONK117	RCONK118	RCONK119	
2. Loans secured by other nonfarm nonresidential properties...	0	0	0	0	M.1.d.2.
		RCONK257	RCONK258	RCONK259	
e. Commercial and industrial loans.....	0	0	0	0	M.1.e.
		RCONK120	RCONK121	RCONK122	
1. To U.S. addressees (domicile).....	0	0	0	0	M.1.e.1.
		RCONK123	RCONK124	RCONK125	
2. To non-U.S. addressees (domicile).....	0	0	0	0	M.1.e.2.

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	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....		RCONK126	RCONK127	RCONK128	
		0	0	0	M.1.f.
1. Loans secured by farmland.....		RCONK130	RCONK131	RCONK132	
		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.
a. Credit cards.....		RCONK274	RCONK275	RCONK276	
		0	0	0	M.1.f.4.a.
b. Automobile loans.....		RCONK277	RCONK278	RCONK279	
		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.
5. Loans to foreign governments and official institutions.....		RCONK283	RCONK284	RCONK285	
		0	0	0	M.1.f.5.
6. Other loans.....		RCONK286	RCONK287	RCONK288	
		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.....		RCONK138	RCONK139	RCONK140	
		0	0	0	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.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....		RCON1248	RCON1249	RCON1250	
		0	0	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....		RCON5380	RCON5381	RCON5382	
		0	0	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....		RCON1254	RCON1255	RCON1256	
		0	0	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....		RCONF166	RCONF167	RCONF168	
		0	0	0	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....		RCON1594	RCON1597	RCON1583	
		0	0	0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
a. Loans and leases held for sale.....		RCONC240	RCONC241	RCONC226	
		0	0	0	M.5.a.
b. Loans measured at fair value:					M.5.b.
1. Fair value.....		RCONF664	RCONF665	RCONF666	
		0	0	0	M.5.b.1.
2. Unpaid principal balance.....		RCONF667	RCONF668	RCONF669	
		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	0	RCON3530	0 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	1,302		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	0	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....	0	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	617,731		1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0		2.
3. Not applicable				3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	763,704		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	99,069		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0		6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				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	73,376		9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	NR		9.a.

Dollar amounts in thousands

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	295,155	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	5341	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	315,553	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	447	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	5,629	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	169	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	1,394	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	3	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. Not applicable			M.5.
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.

Dollar amounts in thousands

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.

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01–4%	(Column C) Two-Year Probability of Default (PD) 4.01–7%	(Column D) Two-Year Probability of Default (PD) 7.01–10%	(Column E) Two-Year Probability of Default (PD) 10.01–14%	(Column F) Two-Year Probability of Default (PD) 14.01–16%	(Column G) Two-Year Probability of Default (PD) 16.01–18%	(Column H) Two-Year Probability of Default (PD) 18.01–20%	(Column I) Two-Year Probability of Default (PD) 20.01–22%	(Column J) Two-Year Probability of Default (PD) 22.01–26%	(Column K) Two-Year Probability of Default (PD) 26.01–30%	(Column L) Two-Year Probability of Default (PD) > 30% Unscoreable	(Column M) Two-Year Probability of Default (PD)	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
Dollar amounts in thousands															
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCONIM964 CONF	RCONIM965 CONF	RCONIM966 CONF	RCONIM967 CONF	RCONIM968 CONF	RCONIM969 CONF	RCONIM970 CONF	RCONIM971 CONF	RCONIM972 CONF	RCONIM973 CONF	RCONIM974 CONF	RCONIM975 CONF	RCONIM976 CONF	RCONIM977 CONF	RCONIM978 CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONIM979 CONF	RCONIM980 CONF	RCONIM981 CONF	RCONIM982 CONF	RCONIM983 CONF	RCONIM984 CONF	RCONIM985 CONF	RCONIM986 CONF	RCONIM987 CONF	RCONIM988 CONF	RCONIM989 CONF	RCONIM990 CONF	RCONIM991 CONF	RCONIM992 CONF	RCONIM993 CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCONIN994 CONF	RCONIN995 CONF	RCONIN996 CONF	RCONIN997 CONF	RCONIN998 CONF	RCONIN999 CONF	RCONN001 CONF	RCONN002 CONF	RCONN003 CONF	RCONN004 CONF	RCONN005 CONF	RCONN006 CONF	RCONN007 CONF	RCONN008 CONF	RCONN009 CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN010 CONF	RCONN011 CONF	RCONN012 CONF	RCONN013 CONF	RCONN014 CONF	RCONN015 CONF	RCONN016 CONF	RCONN017 CONF	RCONN018 CONF	RCONN019 CONF	RCONN020 CONF	RCONN021 CONF	RCONN022 CONF	RCONN023 CONF	RCONN024 CONF
e. Credit cards.....	RCONN040 CONF	RCONN041 CONF	RCONN042 CONF	RCONN043 CONF	RCONN044 CONF	RCONN045 CONF	RCONN046 CONF	RCONN047 CONF	RCONN048 CONF	RCONN049 CONF	RCONN050 CONF	RCONN051 CONF	RCONN052 CONF	RCONN053 CONF	RCONN054 CONF
f. Automobile loans.....	RCONN055 CONF	RCONN056 CONF	RCONN057 CONF	RCONN058 CONF	RCONN059 CONF	RCONN060 CONF	RCONN061 CONF	RCONN062 CONF	RCONN063 CONF	RCONN064 CONF	RCONN065 CONF	RCONN066 CONF	RCONN067 CONF	RCONN068 CONF	RCONN069 CONF
g. Student loans.....	RCONN070 CONF	RCONN071 CONF	RCONN072 CONF	RCONN073 CONF	RCONN074 CONF	RCONN075 CONF	RCONN076 CONF	RCONN077 CONF	RCONN078 CONF	RCONN079 CONF	RCONN080 CONF	RCONN081 CONF	RCONN082 CONF	RCONN083 CONF	RCONN084 CONF
h. Other consumer loans and revolving credit plans other than credit cards.....	RCONN085 CONF	RCONN086 CONF	RCONN087 CONF	RCONN088 CONF	RCONN089 CONF	RCONN090 CONF	RCONN091 CONF	RCONN092 CONF	RCONN093 CONF	RCONN094 CONF	RCONN095 CONF	RCONN096 CONF	RCONN097 CONF	RCONN098 CONF	RCONN099 CONF
i. Consumer leases.....	RCONN100 CONF	RCONN101 CONF	RCONN102 CONF	RCONN103 CONF	RCONN104 CONF	RCONN105 CONF	RCONN106 CONF	RCONN107 CONF	RCONN108 CONF	RCONN109 CONF	RCONN110 CONF	RCONN111 CONF	RCONN112 CONF	RCONN113 CONF	RCONN114 CONF
j. Total.....	RCONN115 CONF	RCONN116 CONF	RCONN117 CONF	RCONN118 CONF	RCONN119 CONF	RCONN120 CONF	RCONN121 CONF	RCONN122 CONF	RCONN123 CONF	RCONN124 CONF	RCONN125 CONF	RCONN126 CONF	RCONN127 CONF	RCONN128 CONF	

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.c, 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.....	13,481	0	0	13,481	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCONG478	RCONG479	RCONG480	RCONG481	RCONG482	
	0	0	0	0	0	2.
3. Loans and leases held for sale.....	RCONG483	RCONG484	RCONG485	RCONG486	RCONG487	
	0	0	0	0	0	3.
4. Loans and leases held for investment.....	RCONG488	RCONG489	RCONG490	RCONG491	RCONG492	
	683,283	0	0	0	683,283	4.
5. Trading assets:						5.
a. Derivative assets.....	RCON3543	RCONG493	RCONG494	RCONG495	RCONG496	
	0	0	0	0	0	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).....	0	0	0	0	0	5.b.
	RCONF240	RCONF684	RCONF692	RCONF241	RCONF242	
	0	0	0	0	0	5.b.1.
	RCONG391	RCONG392	RCONG395	RCONG396	RCONG804	
6. All other assets.....	2,168	0	0	2,168	0	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	
	698,932	0	0	15,649	683,283	7.
	RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	
8. Deposits.....	617,613	0	0	617,613	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCONG507	RCONG508	RCONG509	RCONG510	RCONG511	
	12,404	0	0	12,404	0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCON3547	RCONG512	RCONG513	RCONG514	RCONG515	
	0	0	0	0	0	10.a.
b. Other trading liabilities.....	RCONG516	RCONG517	RCONG518	RCONG519	RCONG520	
	0	0	0	0	0	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.
	52,000	0	0	52,000	0	
12. Subordinated notes and debentures.....	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	12.
	0	0	0	0	0	
13. All other liabilities.....	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	13.
	132	0	0	132	0	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	14.
	682,149	0	0	682,149	0	
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.
	0	0	0	0	0	
b. Nontrading derivative assets.....	RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	M.1.b.
	0	0	0	0	0	

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:			M.1.c.
1. Describe component.....	TEXTG546	Accrued Interest Receivable	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.....	2,168	0	0	2,168	0

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.....	0	0	0	0	0

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.....	0	0	0	0	0

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.....	0	0	0	0	0	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).....	0	0	0	0	0	M.2.a.
	RCONG566	RCONG567	RCONG568	RCONG569	RCONG570	
b. Nontrading derivative liabilities.....	0	0	0	0	0	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:			M.2.c.
1. Describe component.....	TEXTG571	Accrued Interest Payable	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.....	132	0	0	132	0

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.....	0	0	0	0	0

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.....	0	0	0	0	0

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:			M.2.f.
1. Describe component.....	TEXTG586		M.2.f.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					
	RCONG586	RCONG587	RCONG588	RCONG589	RCONG590
2. Amount of component.....	0	0	0	0	0

M.2.f.2.

Schedule RC-R Part I.A - Regulatory Capital Components and Ratios

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a).....	RCON3210	99,649	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	-187	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. LESS: Disallowed goodwill and other disallowed intangible assets and 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			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	99,836	8.
9. LESS: Disallowed servicing assets and purchased credit card relationships and disallowed deferred tax assets			9.
a. LESS: Disallowed servicing assets and purchased credit card relationships.....	RCONB591	0	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	99,836	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	6,682	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	0	15.
16. Other Tier 2 capital components.....	RCONB594	0	16.
17. Tier 2 capital (sum of items 12 through 16).....	RCON5311	6,682	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCON8275	6,682	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	106,518	21.
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....	RCONL136	763,704	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	0	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	763,704	27.
28. Adjustments			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 Part I.A - Regulatory Capital Components and Ratios

Dollar amounts in thousands	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31. Tier 1 leverage ratio.....	RCON7273	0.0000	RCON7204	0.1307
32. Tier 1 risk-based capital ratio.....	RCON7274	0.0000	RCON7206	0.1315
33. Total risk-based capital ratio.....	RCON7275	0.0000	RCON7205	0.1403

Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	NR		1.
2. Retained earnings.....	RCON3632	19,288		2.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	NR		3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No).....	RCOAP838	NR		3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	NR		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	NR		5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	NR		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	NR		7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	NR		8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)				9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)				9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)				9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)				9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)				9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	NR		9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAQ258	NR		10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	RCOAP850	NR		10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCOAP851	NR		11.
12. Subtotal (item 5 minus items 6 through 11).....	RCOAP852	NR		12.

Dollar amounts in thousands

13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP853	NR	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP854	NR	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP855	NR	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCOAP856	NR	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCOAP857	NR	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	NR	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	NR	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	NR	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	NR	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	NR	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	NR	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	NR	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	NR	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	NR	26.
27. Tier 2 capital instruments plus related surplus.....	RCOAP866	NR	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	NR	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	NR	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCOA5310	NR	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOAQ257	NR	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCOAP870	NR	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCOWP870	NR	32.b.
33. LESS: Tier 2 capital deductions.....	RCOAP872	NR	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCOA5311	NR	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW5311	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCOA3792	NR	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW3792	NR	35.b.
36. Average total consolidated assets.....	RCON3368	763,704	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).	RCOAP875	NR	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	NR	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCOAA224	NR	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62).....	RCOAA223	NR	40.a.

Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOWA223	NR	40.b.
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Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands

	(Column A) Percentage		(Column B) Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCOAP793	NR	RCOWP793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCOA7206	NR	RCOW7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCOA7205	NR	RCOW7205	NR	43.

Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA7204	NR	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			46.
a. Capital conservation buffer			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer			46.b.
47. Eligible retained income (effective January 1, 2016)			47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)			48.

Schedule RC-R Part II - Risk-Weighted Assets

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.....		28,586	0	18,192	10,394		0	34.
		RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607	
35. Held-to-maturity securities.....		49,934	0	4,885	42,272	2,777	0	35.
		RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612	
36. Available-for-sale securities.....		13,481	-19	0	13,500	0	0	36.
37. Federal funds sold and securities purchased under agreements to resell.....		RCONC225		RCONC063	RCONC064		RCONB520	
		0		0	0		0	37.
		RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621	
38. Loans and leases held for sale.....		0	0	0	0	0	0	38.
		RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626	
39. Loans and leases, net of unearned income.....		683,283	0	0	667	25,336	657,280	39.
		RCON3123	RCON3123					
40. Allowance for loan and lease losses.....		6,506	6,506					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.....		18,060	0	2,417	3,197	44	12,402	42.
		RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340	
43. Total Assets.....		786,838	-6,525	25,494	70,030	28,157	669,682	43.

Schedule RC-R Part II - Risk-Weighted Assets

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.....		1,787	1,787	0	0	0	1,787	44.
		RCON3821	RCONB650	RCONB651	RCONB652	RCONB653	RCONB654	
45. Performance standby letters of credit.....		11,669	5,835	0	0	0	5,835	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.
	0	0				0	
	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680	
51. All other financial assets sold with recourse.....	0	0	0	0	0	0	51.
	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686	
52. All other off-balance sheet liabilities.....	0	0	0	0	0	0	52.
53. Unused commitments:							53.
a. With an original maturity exceeding one year.....	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691	53.a.
	108,188	54,094	0	0	0	54,094	
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	
		RCONA167	RCONB693	RCONB694	RCONB695		
54. Derivative contracts.....		0	0	0	0		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699	55.
			25,494	70,030	28,157	731,398	
56. Risk weight factor							56.
			RCONB700	RCONB701	RCONB702	RCONB703	
57. Risk-weighted assets by risk weight category.....			0	14,006	14,079	731,398	57.
						RCON1651	
58. Market risk equivalent assets.....						0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704	59.
						759,483	
						RCONA222	
60. Excess allowance for loan and lease losses.....						0	60.
						RCON3128	
61. Allocated transfer risk reserve.....						0	61.

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.....							759,483

62.

Schedule RC-R Part II - Risk-Weighted Assets

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 Part II - Risk-Weighted Assets

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.....	0	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	
	0	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	
	0	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.....	RCORB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCORB805	0	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	0	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..	RCORB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCORB807	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..	RCORB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCORB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	0	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.).....	RCORB867	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	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
1. Issues reported in Memorandum item 2.a that are in default....	RCONJ313	NR	RCONJ314
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
b. International/Global equity.....	RCONB933	NR	RCONB934
c. Stock/Bond blend.....	RCONB935	NR	RCONB936
d. Taxable bond.....	RCONB937	NR	RCONB938
e. Municipal bond.....	RCONB939	NR	RCONB940
f. Short term investments/Money market.....	RCONB941	NR	RCONB942
g. Specialty/Other.....	RCONB943	NR	RCONB944
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946

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.
		RIADB947	RIADB948	RIADB949	
a. Personal trust and agency accounts.....		NR	NR	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....		RIADB950	RIADB951	RIADB952	
		NR	NR	NR	M.4.b.
c. Investment management agency accounts.....		RIADB953	RIADB954	RIADB955	
		NR	NR	NR	M.4.c.
d. Other fiduciary accounts and related services.....		RIADB956	RIADB957	RIADB958	
		NR	NR	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....		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.
		RCONJ981	RCONJ982	RCONJ983	
a. Cash and balances due from depository institutions.....		0	0	0	1.a.
		RCONJ984	RCONJ985	RCONJ986	
b. Held-to-maturity securities.....		0	0	0	1.b.
		RCONJ987	RCONJ988	RCONJ989	
c. Available-for-sale securities.....		0	0	0	1.c.
		RCONJ990	RCONJ991	RCONJ992	
d. Securities purchased under agreements to resell.....		0	0	0	1.d.
		RCONJ993	RCONJ994	RCONJ995	
e. Loans and leases held for sale.....		0	0	0	1.e.
		RCONJ996	RCONJ997	RCONJ998	
f. Loans and leases, net of unearned income.....		0	0	0	1.f.
		RCONJ999	RCONK001	RCONK002	
g. Less: Allowance for loan and lease losses.....		0	0	0	1.g.
		RCONK003	RCONK004	RCONK005	
h. Trading assets (other than derivatives).....		0	0	0	1.h.
		RCONK006	RCONK007	RCONK008	
i. Derivative trading assets.....		0	0	0	1.i.
		RCONK009	RCONK010	RCONK011	
j. Other real estate owned.....		0	0	0	1.j.
		RCONK012	RCONK013	RCONK014	
k. Other assets.....		0	0	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					2.
		RCONK015	RCONK016	RCONK017	
a. Securities sold under agreements to repurchase.....		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				
1. Who Must Report on What Forms				1.
a. Close of Business				1.a.
b. Frequency of Reporting				1.b.
c. Differences in Detail of Reports				1.c.
d. Shifts in Reporting Status				1.d.
2. Organization of the Instruction Books				2.
3. Preparation of the Reports				3.
4. Signatures				4.
a. Officer Declaration				4.a.
b. Director Attestation				4.b.
5. Submission of the Reports				5.
a. Submission Date				5.a.
b. Amended Reports				5.b.
6. Retention of Reports				6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports				7.
a. Exclusions from the Coverage of the Consolidated Report				7.a.
8. Rules of Consolidation				8.
9. Reporting by Type of Office (For banks with foreign offices)				9.
10. Publication Requirements for the Report of Condition				10.
11. Release of Individual Bank Reports				11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements				12.
13. Accrual Basis Reporting				13.
14. Miscellaneous General Instructions				14.
a. Rounding				14.a.
b. Negative Entries				14.b.
c. Verification				14.c.
d. Transactions Occurring Near the End of a Reporting Period				14.d.
15. Separate Branch Reports				15.

Glossary

Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
4. Accounting Errors, Corrections of			4.
5. Accounting Estimates, Changes in			5.
6. Accounting Principles, Changes in			6.
7. Accrued Interest Receivable Related to Credit Card Securitizations			7.
8. Acquisition, Development, or Construction (ADC) Arrangements			8.
9. Agreement Corporation			9.
10. Allowance for Loan and Lease Losses			10.
11. Applicable Income Taxes			11.
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14. Bankers Acceptances			14.
a. Bank-Owned Life Insurance			14.a.
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17. Bill-of-Lading Draft			17.
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19. Brokered Deposits			19.
20. Broker's Security Draft			20.
21. Business Combinations			21.
22. Call Option			22.
a. Capital Contributions of Cash and Notes Receivable			22.a.
23. Capitalization of Interest Costs			23.
24. Carrybacks and Carryforwards			24.
25. Cash Management Arrangements			25.
26. Certificate of Deposit			26.
27. Changes in Accounting Estimates			27.
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29. Clearing Accounts			29.
30. Commercial Banks in the U.S.			30.
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34. Common Stock of Unconsolidated Subsidiaries, Investments in			34.
35. Continuing Contract			35.
36. Corporate Joint Venture			36.
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38. Coupon Stripping, Treasury Receipts, and STRIPS			38.
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a. Deferred Compensation Agreements			40.a.
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Dollar amounts in thousands

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86. Loan Secured by Real Estate			86.
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Dollar amounts in thousands

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106. Participations in Pools of Securities			106.
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123. Retail Sweep Arrangements			123.
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135. Start-Up Activities			135.
136. STRIPS			136.
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140. Syndications			140.
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Dollar amounts in thousands

145. Trading Account			145.
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155. Valuation Allowance			155.
156. When-Issued Securities Transactions			156.