**Federal Financial Institutions Examination Council**



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

| | |
|---|---|
| Institution Name | **HEARTLAND BANK** |
| City | **GAHANNA** |
| State | **OH** |
| Zip Code | **43230** |
| Call Report Quarter End Date | **9/30/2015** |
| Report Type | **041** |
| RSSD-ID | **853112** |
| FDIC Certificate Number | **9443** |
| OCC Charter Number | **0** |
| ABA Routing Number | **44109336** |
| Last updated on | **10/23/2015** |

## Bank Demographic Information

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Reporting date | RCON9999 | **20150930** | 1. |
| 2. FDIC certificate number | RSSD9050 | **9443** | 2. |
| 3. Legal title of bank | RSSD9017 | **Heartland Bank** | 3. |
| 4. City | RSSD9130 | **Gahanna** | 4. |
| 5. State abbreviation | RSSD9200 | **OH** | 5. |
| 6. Zip code | RSSD9220 | **43230** | 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 | **4,485** | 1.a.1.a. |
| b. All other loans secured by real estate | RIAD4436 | **11,625** | 1.a.1.b. |
| 2. Commercial and industrial loans | RIAD4012 | **2,123** | 1.a.2. |
| 3. Loans to individuals for household, family, and other personal expenditures: | | | 1.a.3. |
| a. Credit cards | RIADB485 | **186** | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) | RIADB486 | **316** | 1.a.3.b. |
| 4. Loans to foreign governments and official institutions | RIAD4056 | **0** | 1.a.4. |
| 5. All other loans | RIAD4058 | **182** | 1.a.5. |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) | RIAD4010 | **18,917** | 1.a.6. |
| b. Income from lease financing receivables | RIAD4065 | **0** | 1.b. |
| c. Interest income on balances due from depository institutions | RIAD4115 | **35** | 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 | **565** | 1.d.1. |
| 2. Mortgage-backed securities | RIADB489 | **243** | 1.d.2. |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.) | RIAD4060 | **1,218** | 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 | **82** | 1.g. |
| h. Total interest income (sum of items 1.a.(6) through 1.g) | RIAD4107 | **21,060** | 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 | **54** | 2.a.1. |
| 2. Nontransaction accounts: | | | 2.a.2. |
| a. Savings deposits (includes MMDAs) | RIAD0093 | **128** | 2.a.2.a. |
| b. Time deposits of $100,000 or more | RIADA517 | **1,149** | 2.a.2.b. |
| c. Time deposits of less than $100,000 | RIADA518 | **1,074** | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase | RIAD4180 | **10** | 2.b. |
| c. Interest on trading liabilities and other borrowed money | RIAD4185 | **0** | 2.c. |
| d. Interest on subordinated notes and debentures | RIAD4200 | **0** | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.d) | RIAD4073 | **2,415** | 2.e. |
| 3. Net interest income (item 1.h minus 2.e) | RIAD4074 | **18,645** | 3. |
| 4. Provision for loan and lease losses | RIAD4230 | **640** | 4. |
| 5. Noninterest income: | | | 5. |
| a. Income from fiduciary activities | RIAD4070 | **0** | 5.a. |
| b. Service charges on deposit accounts | RIAD4080 | **872** | 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 | **268** | 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 | **55** | 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 | **152** | 5.i. |
| j. Net gains (losses) on sales of other real estate owned | RIAD5415 | **5** | 5.j. |
| k. Net gains (losses) on sales of other assets (excluding securities) | RIADB496 | **0** | 5.k. |
| l. Other noninterest income | RIADB497 | **1,131** | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l) | RIAD4079 | **2,483** | 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 | **17** | 6.b. |
| 7. Noninterest expense: | | | 7. |
| a. Salaries and employee benefits | RIAD4135 | **7,528** | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | RIAD4217 | **1,374** | 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 | **3,951** | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d) | RIAD4093 | **12,853** | 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 | **7,652** | 8. |
| 9. Applicable income taxes (on item 8) | RIAD4302 | **2,229** | 9. |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) | RIAD4300 | **5,423** | 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 | **5,423** | 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 | **5,423** | 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 | **86** | 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 | **1,156** | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) | RIAD4150 | **155** | 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 | **182** | M.6. |
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) | 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.13.a.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.13.b.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. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b): | | | M.15. |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH032 | **NR** | M.15.a. |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH033 | **NR** | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH034 | **NR** | M.15.c. |
| d. All other service charges on deposit accounts | RIADH035 | **NR** | M.15.d. |

## Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIAD3217 | **59,400** | 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 | **59,400** | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | RIAD4340 | **5,423** | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | RIADB509 | **62** | 5. |
| 6. Treasury stock transactions, net | RIADB510 | **0** | 6. |
| 7. Changes incident to business combinations, net | RIAD4356 | **0** | 7. |
| 8. LESS: Cash dividends declared on preferred stock | RIAD4470 | **0** | 8. |
| 9. LESS: Cash dividends declared on common stock | RIAD4460 | **1,714** | 9. |
| 10. Other comprehensive income | RIADB511 | **-277** | 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 | **62,894** | 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 | **5** | RIAD5412 | **11** | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | 1.c.2. |
| a. Secured by first liens | RIADC234 | **45** | RIADC217 | **12** | 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. |

| Dollar amounts in thousands | (Column A) Charge-offs Calendar year-to-date | | (Column B) Recoveries Calendar year-to-date | | |
|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties | RIADC895 | **32** | RIADC896 | **93** | 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 | **438** | RIAD4608 | **96** | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | 5. |
| a. Credit cards | RIADB514 | **38** | RIADB515 | **10** | 5.a. |
| b. Automobile loans | RIADK129 | **0** | RIADK133 | **2** | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RIADK205 | **12** | RIADK206 | **13** | 5.c. |
| 6. Loans to foreign governments and official institutions | RIAD4643 | **0** | RIAD4627 | **0** | 6. |
| 7. All other loans | RIAD4644 | **13** | RIAD4628 | **4** | 7. |
| 8. Lease financing receivables | RIAD4266 | **0** | RIAD4267 | **0** | 8. |
| 9. Total (sum of items 1 through 8) | RIAD4635 | **583** | RIAD4605 | **241** | 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 | **NR** | M.4. |

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

| Dollar amounts in thousands | | | |
|---|---|---|---|
| 1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIADB522 | **5,351** | 1. |
| 2. Recoveries (must equal part I, item 9, column B, above) | RIAD4605 | **241** | 2. |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) | RIADC079 | **583** | 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 | **640** | 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 | **5,649** | 7. |
| 1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above | RIADC435 | **0** | M.1. |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges. | RIADC389 | **NR** | M.2. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges..... | RIADC390 | **NR** | M.3. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above)..... | RIADC781 | **0** | M.4. |

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

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

# Schedule RI-E - Explanations

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l: | | | 1. |
| a. Income and fees from the printing and sale of checks | RIADC013 | **38** | 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 | **70** | 1.c. |
| d. Rent and other income from other real estate owned | RIAD4042 | **0** | 1.d. |
| e. Safe deposit box rent | RIADC015 | **33** | 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 | **505** | 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 | **Click here for value** | 1.i.1. |
| 2. Amount of component | RIAD4461 | **251** | 1.i.2. |
| j. Disclose component and the dollar amount of that component: | | | 1.j. |
| 1. Describe component | TEXT4462 | **Heartland Rewards** | 1.j.1. |
| 2. Amount of component | RIAD4462 | **50** | 1.j.2. |
| k. Disclose component and the dollar amount of that component: | | | 1.k. |
| 1. Describe component | TEXT4463 | **Heartland Insurance Services** | 1.k.1. |
| 2. Amount of component | RIAD4463 | **38** | 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 | **519** | 2.a. |
| b. Advertising and marketing expenses | RIAD0497 | **411** | 2.b. |
| c. Directors' fees | RIAD4136 | **161** | 2.c. |
| d. Printing, stationery, and supplies | RIADC018 | **127** | 2.d. |
| e. Postage | RIAD8403 | **107** | 2.e. |
| f. Legal fees and expenses | RIAD4141 | **133** | 2.f. |
| g. FDIC deposit insurance assessments | RIAD4146 | **CONF** | 2.g. |
| h. Accounting and auditing expenses | RIADF556 | **199** | 2.h. |
| i. Consulting and advisory expenses | RIADF557 | **0** | 2.i. |
| j. Automated teller machine (ATM) and interchange expenses | RIADF558 | **477** | 2.j. |
| k. Telecommunications expenses | RIADF559 | **173** | 2.k. |
| l. Disclose component and the dollar amount of that component: | | | 2.l. |
| 1. Describe component | TEXT4464 | **Franchise Tax** | 2.l.1. |
| 2. Amount of component | RIAD4464 | **318** | 2.l.2. |
| m. Disclose component and the dollar amount of that component: | | | 2.m. |
| 1. Describe component | TEXT4467 | **Other Real Estate Expense** | 2.m.1. |
| 2. Amount of component | RIAD4467 | **4** | 2.m.2. |
| n. Disclose component and the dollar amount of that component: | | | 2.n. |
| 1. Describe component | TEXT4468 | **NR** | 2.n.1. |
| 2. Amount of component | RIAD4468 | **0** | 2.n.2. |
| 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11): | | | 3. |
| a. Disclose component, the gross dollar amount of that component, and its related income tax: | | | 3.a. |

| | | Dollar amounts in thousands | |
|---|---|---|---|
| 1. Describe component | TEXT4469 | **NR** | 3.a.1. |
| 2. Amount of component | RIAD4469 | **0** | 3.a.2. |
| 3. Applicable income tax effect | RIAD4486 | **0** | 3.a.3. |
| b. Disclose component, the gross dollar amount of that component, and its related income tax: | | | 3.b. |
| 1. Describe component | TEXT4487 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 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. |

**(TEXT4461)** Miscellaneous Fees

## 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 | **6,466** | 1.a. |
| b. Interest-bearing balances | RCON0071 | **23,102** | 1.b. |
| 2. Securities: | | | 2. |
| a. Held-to-maturity securities (from Schedule RC-B, column A) | RCON1754 | **7,484** | 2.a. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| b. Available-for-sale securities (from Schedule RC-B, column D) | RCON1773 | **104,061** | 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. |
| a. Loans and leases held for sale | RCON5369 | **0** | 4.a. |
| b. Loans and leases, net of unearned income | RCONB528 | **534,399** | 4.b. |
| c. LESS: Allowance for loan and lease losses | RCON3123 | **5,650** | 4.c. |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) | RCONB529 | **528,749** | 4.d. |
| 5. Trading assets (from Schedule RC-D) | RCON3545 | **0** | 5. |
| 6. Premises and fixed assets (including capitalized leases) | RCON2145 | **13,396** | 6. |
| 7. Other real estate owned (from Schedule RC-M) | RCON2150 | **0** | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies | RCON2130 | **21** | 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 | **56** | 10.b. |
| 11. Other assets (from Schedule RC-F) | RCON2160 | **16,961** | 11. |
| 12. Total assets (sum of items 1 through 11) | RCON2170 | **700,296** | 12. |
| 13. Deposits: | | | 13. |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | RCON2200 | **609,954** | 13.a. |
| 1. Noninterest-bearing | RCON6631 | **120,412** | 13.a.1. |
| 2. Interest-bearing | RCON6636 | **489,542** | 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 | **23,621** | 14.b. |
| 15. Trading liabilities (from Schedule RC-D) | RCON3548 | **0** | 15. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) | RCON3190 | **0** | 16. |
| 17. Not applicable | | | 17. |
| 18. Not applicable | | | 18. |
| 19. Subordinated notes and debentures | RCON3200 | **0** | 19. |
| 20. Other liabilities (from Schedule RC-G) | RCON2930 | **3,828** | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCON2948 | **637,403** | 21. |
| 22. Not applicable | | | 22. |
| 23. Perpetual preferred stock and related surplus | RCON3838 | **0** | 23. |
| 24. Common stock | RCON3230 | **467** | 24. |
| 25. Surplus (exclude all surplus related to preferred stock) | RCON3839 | **4,205** | 25. |
| 26. Not available | | | 26. |
| a. Retained earnings | RCON3632 | **57,507** | 26.a. |
| b. Accumulated other comprehensive income | RCONB530 | **715** | 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 | **62,894** | 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 | **62,894** | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | RCON3300 | **700,297** | 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 2014 | RCON6724 | **NR** | M.1. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 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 | **3,173** | 1.a. |
| b. Currency and coin | RCON0080 | **2,495** | 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 | **1,158** | 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 | **22,741** | 4. |
| 5. Total | RCON0010 | **29,567** | 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** | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities): | | | | | 2. |
| | RCON1289 | RCON1290 | RCON1291 | RCON1293 | |
| a. Issued by U.S. Government agencies | **0** | **0** | **6,879** | **6,990** | 2.a. |
| | RCON1294 | RCON1295 | RCON1297 | RCON1298 | |
| b. Issued by U.S. Government-sponsored agencies | **0** | **0** | **33,068** | **32,980** | 2.b. |
| | RCON8496 | RCON8497 | RCON8498 | RCON8499 | |
| 3. Securities issued by states and political subdivisions in the U.S. | **7,484** | **8,851** | **45,365** | **46,328** | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | 4. |
| a. Residential mortgage pass-through securities: | | | | | 4.a. |
| | RCONG300 | RCONG301 | RCONG302 | RCONG303 | |
| 1. Guaranteed by GNMA | **0** | **0** | **9,740** | **9,565** | 4.a.1. |
| | RCONG304 | RCONG305 | RCONG306 | RCONG307 | |
| 2. Issued by FNMA and FHLMC | **0** | **0** | **7,355** | **7,597** | 4.a.2. |
| | RCONG308 | RCONG309 | RCONG310 | RCONG311 | |
| 3. Other pass-through securities | **0** | **0** | **0** | **0** | 4.a.3. |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | 4.b. |
| | RCONG312 | RCONG313 | RCONG314 | RCONG315 | |
| 1. Issued or guaranteed by U.S. Government agencies or sponsored agencies | **0** | **0** | **571** | **601** | 4.b.1. |
| | RCONG316 | RCONG317 | RCONG318 | RCONG319 | |
| 2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies | **0** | **0** | **0** | **0** | 4.b.2. |
| | RCONG320 | RCONG321 | RCONG322 | RCONG323 | |
| 3. All other residential MBS | **0** | **0** | **0** | **0** | 4.b.3. |
| c. Commercial MBS: | | | | | 4.c. |
| 1. Commercial mortgage pass-through securities: | | | | | 4.c.1. |
| | RCONK142 | RCONK143 | RCONK144 | RCONK145 | |
| a. Issued or guaranteed by FNMA, FHLMC, or GNMA | **0** | **0** | **0** | **0** | 4.c.1.a. |

| 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 | |
|---|---|---|---|---|---|
| | 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. |
| b. All other commercial MBS | RCONK154 | RCONK155 | RCONK156 | RCONK157 | |
| | **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 | |
| | **7,484** | **8,851** | **102,978** | **104,061** | 8. |

# Schedule RC-B - Securities

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Pledged securities | RCON0416 | **71,839** | M.1. |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): | | | M.2. |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: | | | M.2.a. |
| 1. Three months or less | RCONA549 | **7,808** | M.2.a.1. |
| 2. Over three months through 12 months | RCONA550 | **864** | M.2.a.2. |
| 3. Over one year through three years | RCONA551 | **3,548** | M.2.a.3. |
| 4. Over three years through five years | RCONA552 | **12,852** | M.2.a.4. |
| 5. Over five years through 15 years | RCONA553 | **58,031** | M.2.a.5. |
| 6. Over 15 years | RCONA554 | **10,682** | M.2.a.6. |
| b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: | | | M.2.b. |
| 1. Three months or less | RCONA555 | **1,191** | M.2.b.1. |
| 2. Over three months through 12 months | RCONA556 | **3,184** | M.2.b.2. |
| 3. Over one year through three years | RCONA557 | **2,910** | M.2.b.3. |
| 4. Over three years through five years | RCONA558 | **1,672** | M.2.b.4. |
| 5. Over five years through 15 years | RCONA559 | **4,435** | M.2.b.5. |
| 6. Over 15 years | RCONA560 | **3,772** | M.2.b.6. |
| c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: | | | M.2.c. |
| 1. Three years or less | RCONA561 | **601** | M.2.c.1. |
| 2. Over three years | RCONA562 | **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) | RCONA248 | **3,458** | M.2.d. |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) | RCON1778 | **0** | M.3. |
| 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): | | | M.4. |
| a. Amortized cost | RCON8782 | **6,125** | M.4.a. |
| b. Fair value | RCON8783 | **6,126** | 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): | | | | | M.5. |
| | RCONB838 | RCONB839 | RCONB840 | RCONB841 | |
| a. Credit card receivables | **NR** | **NR** | **NR** | **NR** | M.5.a. |
| | RCONB842 | RCONB843 | RCONB844 | RCONB845 | |
| b. Home equity lines | **NR** | **NR** | **NR** | **NR** | M.5.b. |
| | RCONB846 | RCONB847 | RCONB848 | RCONB849 | |
| c. Automobile loans | **NR** | **NR** | **NR** | **NR** | M.5.c. |
| | RCONB850 | RCONB851 | RCONB852 | RCONB853 | |
| d. Other consumer loans | **NR** | **NR** | **NR** | **NR** | M.5.d. |
| | RCONB854 | RCONB855 | RCONB856 | RCONB857 | |
| e. Commercial and industrial loans | **NR** | **NR** | **NR** | **NR** | M.5.e. |
| | RCONB858 | RCONB859 | RCONB860 | RCONB861 | |
| f. Other | **NR** | **NR** | **NR** | **NR** | M.5.f. |
| 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)): | | | | | M.6. |
| | RCONG348 | RCONG349 | RCONG350 | RCONG351 | |
| a. Trust preferred securities issued by financial institutions | **0** | **0** | **0** | **0** | M.6.a. |
| | RCONG352 | RCONG353 | RCONG354 | RCONG355 | |
| b. Trust preferred securities issued by real estate investment trusts | **0** | **0** | **0** | **0** | M.6.b. |
| | RCONG356 | RCONG357 | RCONG358 | RCONG359 | |
| c. Corporate and similar loans | **0** | **0** | **0** | **0** | M.6.c. |
| | RCONG360 | RCONG361 | RCONG362 | RCONG363 | |
| d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) | **0** | **0** | **0** | **0** | M.6.d. |
| | RCONG364 | RCONG365 | RCONG366 | RCONG367 | |
| e. 1-4 family residential MBS not issued or guaranteed by GSEs | **0** | **0** | **0** | **0** | M.6.e. |
| | RCONG368 | RCONG369 | RCONG370 | RCONG371 | |
| f. Diversified (mixed) pools of structured financial products | **0** | **0** | **0** | **0** | M.6.f. |
| | RCONG372 | RCONG373 | RCONG374 | RCONG375 | |
| g. Other collateral or reference assets | **0** | **0** | **0** | **0** | M.6.g. |

# 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 | **3,112** | 1.a.1. |
| 2. Other construction loans and all land development and other land loans | | | RCONF159 | **32,631** | 1.a.2. |
| b. Secured by farmland (including farm residential and other improvements) | | | RCON1420 | **4,654** | 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 | **19,465** | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | 1.c.2. |
| a. Secured by first liens | | | RCON5367 | **112,210** | 1.c.2.a. |
| b. Secured by junior liens | | | RCON5368 | **2,505** | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties | | | RCON1460 | **25,787** | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties | | | RCONF160 | **150,879** | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties | | | RCONF161 | **104,167** | 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 | **6,267** | 3. |
| 4. Commercial and industrial loans | | | RCON1766 | **64,089** | 4. |
| a. To U.S. addressees (domicile) | RCON1763 | **64,089** | | | 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 | **3,035** | 6.a. |
| b. Other revolving credit plans | | | RCONB539 | **26** | 6.b. |
| c. Automobile loans | | | RCONK137 | **2,200** | 6.c. |
| d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans) | | | RCONK207 | **3,109** | 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 | **263** | 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 | **263** | | | 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** | 10. |
| a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) | RCONF162 | **0** | | | 10.a. |
| b. All other leases | RCONF163 | **0** | | | 10.b. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | | | RCON2123 | **0** | 11. |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) | | | RCON2122 | **534,399** | 12. |

## 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 | **73** | 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 | **3,082** | M.1.d.1. |
| 2. Loans secured by other nonfarm nonresidential properties | RCONK162 | **315** | M.1.d.2. |
| e. Commercial and industrial loans | RCONK256 | **173** | M.1.e. |
| 1. To U.S. addressees (domicile) | RCONK163 | **173** | 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 | **14,329** | M.2.a.1. |
| 2. Over three months through 12 months | RCONA565 | **8,616** | M.2.a.2. |
| 3. Over one year through three years | RCONA566 | **5,614** | M.2.a.3. |
| 4. Over three years through five years | RCONA567 | **3,822** | M.2.a.4. |
| 5. Over five years through 15 years | RCONA568 | **49,243** | M.2.a.5. |
| 6. Over 15 years | RCONA569 | **30,129** | 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 | **70,236** | M.2.b.1. |
| 2. Over three months through 12 months | RCONA571 | **48,135** | M.2.b.2. |
| 3. Over one year through three years | RCONA572 | **60,499** | M.2.b.3. |
| 4. Over three years through five years | RCONA573 | **53,618** | M.2.b.4. |
| 5. Over five years through 15 years | RCONA574 | **159,754** | M.2.b.5. |
| 6. Over 15 years | RCONA575 | **27,413** | 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 | **61,588** | 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 | **49,643** | 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 | **NR** | M.6. |
| 7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): | | | M.7. |
| a. Outstanding balance | RCONC779 | **0** | M.7.a. |
| b. 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 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 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 | **349** | 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.3.a. |
| b. Closed-end loans secured by 1-4 family residential properties: | | | M.10.a.3.b. |
| 1. Secured by first liens | RCONF581 | **NR** | M.10.a.3.b.1. |
| 2. Secured by junior liens | RCONF582 | **NR** | M.10.a.3.b.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. |
| 3. Automobile loans | RCONK196 | **NR** | M.10.c.3. |

| Dollar amounts in thousands | | | |
|---|---|---|---|
| 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.3.a. |
| b. Closed-end loans secured by 1-4 family residential properties: | | | M.11.a.3.b. |
| 1. Secured by first liens | RCONF593 | NR | M.11.a.3.b.1. |
| 2. Secured by junior liens | RCONF594 | NR | M.11.a.3.b.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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|
| 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. |
| | RCONG091 | RCONG092 | RCONG093 | |
| a. Loans secured by real estate | 0 | 0 | 0 | M.12.a. |
| | RCONG094 | RCONG095 | RCONG096 | |
| b. Commercial and industrial loans | 0 | 0 | 0 | M.12.b. |
| c. Loans to individuals for household, family, and other personal expenditures | RCONG097 | RCONG098 | RCONG099 | |
| | 0 | 0 | 0 | M.12.c. |
| | RCONG100 | RCONG101 | RCONG102 | |
| d. All other loans and all leases | 0 | 0 | 0 | M.12.d. |

## 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. |
| a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B) | RCONG376 | NR | M.13.a. |

| Dollar amounts in thousands | | | |
|---|---|---|---|
| b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)) | RIADG377 | **NR** | M.13.b. |
| 14. Pledged loans and leases | RCONG378 | **199,477** | M.14. |
| 15. Reverse mortgages: | | | M.15. |
| a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above): | | | M.15.a. |
| 1. Home Equity Conversion Mortgage (HECM) reverse mortgages | RCONJ466 | **NR** | M.15.a.1. |
| 2. Proprietary reverse mortgages | RCONJ467 | **NR** | M.15.a.2. |
| b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages: | | | M.15.b. |
| 1. Home Equity Conversion Mortgage (HECM) reverse mortgages | RCONJ468 | **NR** | M.15.b.1. |
| 2. Proprietary reverse mortgages | RCONJ469 | **NR** | M.15.b.2. |
| c. Principal amount of reverse mortgage originations that have been sold during the year: | | | M.15.c. |
| 1. Home Equity Conversion Mortgage (HECM) reverse mortgages | RCONJ470 | **NR** | M.15.c.1. |
| 2. Proprietary reverse mortgages | RCONJ471 | **NR** | M.15.c.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 | **86** | RCON5565 | **3,723** | 3.a. |
| b. With original amounts of more than $100,000 through $250,000 | RCON5566 | **151** | RCON5567 | **21,266** | 3.b. |
| c. With original amounts of more than $250,000 through $1,000,000 | RCON5568 | **202** | RCON5569 | **90,184** | 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 | **290** | RCON5571 | **8,628** | 4.a. |
| b. With original amounts of more than $100,000 through $250,000 | RCON5572 | **90** | RCON5573 | **10,221** | 4.b. |
| c. With original amounts of more than $250,000 through $1,000,000 | RCON5574 | **59** | RCON5575 | **20,545** | 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 | RCON6860 | **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 | RCON5576 | **NR** | 6.a. |
| b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 | RCON5577 | **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 | RCON5578 | **4** | RCON5579 | **137** | 7.a. |
| b. With original amounts of more than $100,000 through $250,000 | RCON5580 | **7** | RCON5581 | **476** | 7.b. |
| c. With original amounts of more than $250,000 through $500,000 | RCON5582 | **9** | RCON5583 | **1,630** | 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 | RCON5584 | **2** | RCON5585 | **61** | 8.a. |
| b. With original amounts of more than $100,000 through $250,000 | RCON5586 | **0** | RCON5587 | **0** | 8.b. |
| c. With original amounts of more than $250,000 through $500,000 | RCON5588 | **3** | RCON5589 | **1,194** | 8.c. |

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. U.S. Treasury securities | RCON3531 | **NR** | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities) | RCON3532 | **NR** | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. | RCON3533 | **NR** | 3. |
| 4. Mortgage-backed securities (MBS): | | | 4. |
| a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA | RCONG379 | **NR** | 4.a. |
| b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) | RCONG380 | **NR** | 4.b. |
| c. All other residential MBS | RCONG381 | **NR** | 4.c. |
| d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies | RCONK197 | **NR** | 4.d. |
| e. All other commercial MBS | RCONK198 | **NR** | 4.e. |
| 5. Other debt securities: | | | 5. |
| a. Structured financial products: | | | 5.a. |
| 1. Cash | RCONG383 | **NR** | 5.a.1. |
| 2. Synthetic | RCONG384 | **NR** | 5.a.2. |
| 3. Hybrid | RCONG385 | **NR** | 5.a.3. |
| b. All other debt securities | RCONG386 | **NR** | 5.b. |
| 6. Loans: | | | 6. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans secured by real estate: | | | 6.a. |
| 1. Construction, land development, and other land loans | RCONF604 | **NR** | 6.a.1. |
| 2. Secured by farmland (including farm residential and other improvements) | RCONF605 | **NR** | 6.a.2. |
| 3. Secured by 1-4 family residential properties: | | | 6.a.3. |
| a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONF606 | **NR** | 6.a.3.a. |
| b. Closed-end loans secured by 1-4 family residential properties: | | | 6.a.3.b. |
| 1. Secured by first liens | RCONF607 | **NR** | 6.a.3.b.1. |
| 2. Secured by junior liens | RCONF611 | **NR** | 6.a.3.b.2. |
| 4. Secured by multifamily (5 or more) residential properties | RCONF612 | **NR** | 6.a.4. |
| 5. Secured by nonfarm nonresidential properties | RCONF613 | **NR** | 6.a.5. |
| b. Commercial and industrial loans | RCONF614 | **NR** | 6.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | 6.c. |
| 1. Credit cards | RCONF615 | **NR** | 6.c.1. |
| 2. Other revolving credit plans | RCONF616 | **NR** | 6.c.2. |
| 3. Automobile loans | RCONK199 | **NR** | 6.c.3. |
| 4. Other consumer loans | RCONK210 | **NR** | 6.c.4. |
| d. Other loans | RCONF618 | **NR** | 6.d. |
| 7. Not applicable | | | 7. |
| 8. Not applicable | | | 8. |
| 9. Other trading assets | RCON3541 | **NR** | 9. |
| 10. Not applicable | | | 10. |
| 11. Derivatives with a positive fair value | RCON3543 | **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

| Dollar amounts in thousands | (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) | |
|---|---|---|---|---|
| Deposits of: | | | | |
| 1. Individuals, partnerships, and corporations (include all certified and official checks) | RCONB549<br>**179,321** | | RCONB550<br>**366,683** | 1. |
| 2. U.S. Government | RCON2202<br>**0** | | RCON2520<br>**0** | 2. |
| 3. States and political subdivisions in the U.S. | RCON2203<br>**15,268** | | RCON2530<br>**48,681** | 3. |
| 4. Commercial banks and other depository institutions in the U.S. | RCONB551<br>**0** | | RCONB552<br>**0** | 4. |
| 5. Banks in foreign countries | RCON2213<br>**0** | | RCON2236<br>**0** | 5. |
| 6. Foreign governments and official institutions (including foreign central banks) | RCON2216<br>**0** | | RCON2377<br>**0** | 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) | RCON2215<br>**194,589** | RCON2210<br>**121,325** | RCON2385<br>**415,364** | 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): | | | M.1. |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts | RCON6835 | **31,318** | M.1.a. |
| b. Total brokered deposits | RCON2365 | **7,557** | M.1.b. |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): | | | M.1.c. |
| 1. Brokered deposits of less than $100,000 | RCON2343 | **0** | M.1.c.1. |
| 2. Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts | RCONJ472 | **7,557** | M.1.c.2. |
| d. Maturity data for brokered deposits: | | | M.1.d. |
| 1. Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) | RCONA243 | **0** | M.1.d.1. |
| 2. Brokered deposits of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above) | RCONK219 | **7,557** | M.1.d.2. |
| 3. Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) | RCONK220 | **0** | M.1.d.3. |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) | RCON5590 | **NR** | M.1.e. |
| f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits | RCONK223 | **0** | M.1.f. |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above): | | | M.2. |
| a. Savings deposits: | | | M.2.a. |
| 1. Money market deposit accounts (MMDAs) | RCON6810 | **84,842** | M.2.a.1. |
| 2. Other savings deposits (excludes MMDAs) | RCON0352 | **59,265** | M.2.a.2. |
| b. Total time deposits of less than $100,000 | RCON6648 | **127,472** | M.2.b. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| c. Total time deposits of $100,000 through $250,000 | RCONJ473 | **93,119** | M.2.c. |
| d. Total time deposits of more than $250,000 | RCONJ474 | **50,666** | 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 | **12,701** | 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 | **14,434** | M.3.a.1. |
| 2. Over three months through 12 months | RCONA580 | **52,135** | M.3.a.2. |
| 3. Over one year through three years | RCONA581 | **50,799** | M.3.a.3. |
| 4. Over three years | RCONA582 | **10,104** | 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 | **66,568** | 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 | **32,088** | M.4.a.1. |
| 2. Over three months through 12 months | RCONA585 | **56,368** | M.4.a.2. |
| 3. Over one year through three years | RCONA586 | **43,867** | M.4.a.3. |
| 4. Over three years | RCONA587 | **11,462** | 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 | **49,788** | 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 | **38,668** | 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 | **No** | 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 | **2,374** | 1. |
| 2. Net deferred tax assets | RCON2148 | **1,808** | 2. |
| 3. Interest-only strips receivable (not in the form of a security) on: | | | 3. |
| a. Mortgage loans | RCONA519 | **0** | 3.a. |
| b. Other financial assets | RCONA520 | **0** | 3.b. |
| 4. Equity securities that DO NOT have readily determinable fair values | RCON1752 | **2,702** | 4. |
| 5. Life insurance assets: | | | 5. |
| a. General account life insurance assets | RCONK201 | **2,541** | 5.a. |
| b. Separate account life insurance assets | RCONK202 | **0** | 5.b. |
| c. Hybrid account life insurance assets | RCONK270 | **6,796** | 5.c. |
| 6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item) | RCON2168 | **740** | 6. |
| a. Prepaid expenses | RCON2166 | **429** | 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 | **Franchise Tax** | 6.g.1. |
| 2. Amount of component | RCON3549 | **106** | 6.g.2. |
| h. Disclose component and the dollar amount of that component: | | | 6.h. |
| 1. Describe component | TEXT3550 | **NR** | 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 | **NR** | 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 | **16,961** | 7. |

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Not available | | | 1. |
| a. Interest accrued and unpaid on deposits | RCON3645 | **126** | 1.a. |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCON3646 | **3,702** | 1.b. |
| 2. Net deferred tax liabilities | RCON3049 | **0** | 2. |
| 3. Allowance for credit losses on off-balance sheet credit exposures | RCONB557 | **0** | 3. |
| 4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25 percent of this item) | RCON2938 | **0** | 4. |
| a. Accounts payable | RCON3066 | **0** | 4.a. |
| b. Deferred compensation liabilities | RCONC011 | **0** | 4.b. |
| c. Dividends declared but not yet payable | RCON2932 | **0** | 4.c. |
| d. Derivatives with a negative fair value held for purposes other than trading | RCONC012 | **0** | 4.d. |
| e. Disclose component and the dollar amount of that component: | | | 4.e. |
| 1. Describe component | TEXT3552 | **NR** | 4.e.1. |
| 2. Amount of component | RCON3552 | **0** | 4.e.2. |
| f. Disclose component and the dollar amount of that component: | | | 4.f. |
| 1. Describe component | TEXT3553 | **NR** | 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 | **NR** | 4.g.1. |
| 2. Amount of component | RCON3554 | **0** | 4.g.2. |
| 5. Total | RCON2930 | **3,828** | 5. |

## Schedule RC-K - Quarterly Averages

| | | Dollar amounts in thousands | |
|---|---|---|---|
| 1. Interest-bearing balances due from depository institutions | RCON3381 | **24,049** | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) | RCONB558 | **40,335** | 2. |
| 3. Mortgage-backed securities | RCONB559 | **17,327** | 3. |
| 4. All other securities (includes securities issued by states and political subdivisions in the U.S.) | RCONB560 | **52,361** | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell | RCON3365 | **0** | 5. |
| 6. Loans: | | | 6. |
| a. Total loans | RCON3360 | **523,539** | 6.a. |
| b. Loans secured by real estate: | | | 6.b. |
| 1. Loans secured by 1-4 family residential properties | RCON3465 | **135,950** | 6.b.1. |
| 2. All other loans secured by real estate | RCON3466 | **315,744** | 6.b.2. |
| c. Commercial and industrial loans | RCON3387 | **64,232** | 6.c. |
| d. Loans to individuals for household, family, and other personal expenditures: | | | 6.d. |
| 1. Credit cards | RCONB561 | **2,893** | 6.d.1. |
| 2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) | RCONB562 | **5,442** | 6.d.2. |
| 7. Trading assets | RCON3401 | **0** | 7. |
| 8. Lease financing receivables (net of unearned income) | RCON3484 | **0** | 8. |
| 9. Total assets | RCON3368 | **694,017** | 9. |
| 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) | RCON3485 | **75,218** | 10. |
| 11. Nontransaction accounts: | | | 11. |
| a. Savings deposits (includes MMDAs) | RCONB563 | **142,530** | 11.a. |
| b. Time deposits of $100,000 or more | RCONA514 | **141,561** | 11.b. |
| c. Time deposits of less than $100,000 | RCONA529 | **126,486** | 11.c. |
| 12. Federal funds purchased and securities sold under agreements to repurchase | RCON3353 | **25,493** | 12. |
| 13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) | RCON3355 | **0** | 13. |
| 1. Loans to finance agricultural production and other loans to farmers | RCON3386 | **5,407** | 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 | **21,460** | 1.a. |
| 1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above) | RCONJ477 | **NR** | 1.a.1. |
| 2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) | RCONJ478 | **NR** | 1.a.2. |
| b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) | RCON3815 | **10,556** | 1.b. |
| 1. Unused consumer credit card lines | RCONJ455 | **8,307** | 1.b.1. |
| 2. Other unused credit card lines | RCONJ456 | **2,249** | 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 | **12,589** | 1.c.1.a. |
| b. Commercial real estate, other construction loan, and land development loan commitments | RCONF165 | **29,722** | 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 | **15,071** | 1.e.1. |
| 2. Loans to financial institutions | RCONJ458 | **0** | 1.e.2. |
| 3. All other unused commitments | RCONJ459 | **9,477** | 1.e.3. |
| 2. Financial standby letters of credit | RCON3819 | **0** | 2. |
| a. Amount of financial standby letters of credit conveyed to others | RCON3820 | **NR** | 2.a. |
| 3. Performance standby letters of credit | RCON3821 | **444** | 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 and borrowed: | | | 6. |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) | RCON3433 | **0** | 6.a. |
| b. Securities borrowed | RCON3432 | **0** | 6.b. |

## 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** | 7.d.1.a. |
| | RCONG409 | RCONG410 | RCONG411 | |
| b. Subinvestment grade | **0** | **0** | **0** | 7.d.1.b. |
| 2. Purchased credit protection: | | | | 7.d.2. |
| | RCONG412 | RCONG413 | RCONG414 | |
| a. Investment grade | **0** | **0** | **0** | 7.d.2.a. |
| | RCONG415 | RCONG416 | RCONG417 | |
| b. Subinvestment grade | **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. Not applicable | | | 9.a. |
| b. Commitments to purchase when-issued securities | RCON3434 | **0** | 9.b. |
| c. Standby letters of credit issued by another party (e.g., 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 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 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 | **NR** | 10.d.1. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 2. Amount of component | RCON5594 | **0** | 10.d.2. |
| e. Disclose component and the dollar amount of that component: | | | 10.e. |
| 1. Describe component | TEXT5595 | **NR** | 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. |
| | RCON8693 | RCON8694 | RCON8695 | RCON8696 | |
| a. Futures contracts | **0** | **0** | **0** | **0** | 12.a. |
| | RCON8697 | RCON8698 | RCON8699 | RCON8700 | |
| b. Forward contracts | **0** | **0** | **0** | **0** | 12.b. |
| c. Exchange-traded option contracts: | | | | | 12.c. |
| | RCON8701 | RCON8702 | RCON8703 | RCON8704 | |
| 1. Written options | **0** | **0** | **0** | **0** | 12.c.1. |
| | RCON8705 | RCON8706 | RCON8707 | RCON8708 | |
| 2. Purchased options | **0** | **0** | **0** | **0** | 12.c.2. |
| d. Over-the-counter option contracts: | | | | | 12.d. |
| | RCON8709 | RCON8710 | RCON8711 | RCON8712 | |
| 1. Written options | **0** | **0** | **0** | **0** | 12.d.1. |
| | RCON8713 | RCON8714 | RCON8715 | RCON8716 | |
| 2. Purchased options | **0** | **0** | **0** | **0** | 12.d.2. |
| | RCON3450 | RCON3826 | RCON8719 | RCON8720 | |
| e. Swaps | **0** | **0** | **0** | **0** | 12.e. |
| | RCONA126 | RCONA127 | RCON8723 | RCON8724 | |
| 13. Total gross notional amount of derivative contracts held for trading | **0** | **0** | **0** | **0** | 13. |
| 14. Total gross notional amount of derivative contracts held for purposes other than trading | RCON8725 | RCON8726 | RCON8727 | RCON8728 | |
| | **0** | **0** | **0** | **0** | 14. |
| | RCONA589 | | | | |
| 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. |
| | RCON8733 | RCON8734 | RCON8735 | RCON8736 | |
| 1. Gross positive fair value | **0** | **0** | **0** | **0** | 15.a.1. |
| | RCON8737 | RCON8738 | RCON8739 | RCON8740 | |
| 2. Gross negative fair value | **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. |
| | RCON8741 | RCON8742 | RCON8743 | RCON8744 | |
| 1. Gross positive fair value | **0** | **0** | **0** | **0** | 15.b.1. |
| | RCON8745 | RCON8746 | RCON8747 | RCON8748 | |
| 2. Gross negative fair value | **0** | **0** | **0** | **0** | 15.b.2. |

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

| Dollar amounts in thousands | (Column A) Banks and Securities Firms | (Column B) Monoline Financial Guarantors | (Column C) Hedge Funds | (Column D) Sovereign Governments | (Column E) Corporations and All Other Counterparties | |
|---|---|---|---|---|---|---|
| 16. Over-the counter derivatives: | | | | | | 16. |
| | RCONG418 | RCONG419 | RCONG420 | RCONG421 | RCONG422 | |
| a. Net current credit exposure | **NR** | **NR** | **NR** | **NR** | **NR** | 16.a. |
| b. Fair value of collateral: | | | | | | 16.b. |
| | RCONG423 | RCONG424 | RCONG425 | RCONG426 | RCONG427 | |
| 1. Cash - U.S. dollar | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.1. |
| | RCONG428 | RCONG429 | RCONG430 | RCONG431 | RCONG432 | |
| 2. Cash - Other currencies | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.2. |
| | RCONG433 | RCONG434 | RCONG435 | RCONG436 | RCONG437 | |
| 3. U.S. Treasury securities | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.3. |
| 4. U.S. Government agency and U.S. Government-sponsored agency debt securities | RCONG438 | RCONG439 | RCONG440 | RCONG441 | RCONG442 | |
| | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.4. |
| | RCONG443 | RCONG444 | RCONG445 | RCONG446 | RCONG447 | |
| 5. Corporate bonds | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.5. |
| | RCONG448 | RCONG449 | RCONG450 | RCONG451 | RCONG452 | |
| 6. Equity securities | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.6. |
| | RCONG453 | RCONG454 | RCONG455 | RCONG456 | RCONG457 | |
| 7. All other collateral | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.7. |
| | RCONG458 | RCONG459 | RCONG460 | RCONG461 | RCONG462 | |
| 8. Total fair value of collateral (sum of items 16.b.(1) through (7)) | **NR** | **NR** | **NR** | **NR** | **NR** | 16.b.8. |

# Schedule RC-M - Memoranda

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | 1. |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests | RCON6164 | **25,629** | 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 | **6** | 1.b. |
| 2. Intangible assets other than goodwill: | | | 2. |
| a. Mortgage servicing assets | RCON3164 | **56** | 2.a. |
| 1. Estimated fair value of mortgage servicing assets | RCONA590 | **56** | 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 | **56** | 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 | **0** | 5.a.1.a. |
| b. Over one year through three years | RCONF056 | **0** | 5.a.1.b. |
| c. Over three years through five years | RCONF057 | **0** | 5.a.1.c. |
| d. Over five years | RCONF058 | **0** | 5.a.1.d. |
| 2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) | RCON2651 | **0** | 5.a.2. |
| 3. Structured advances (included in items 5.a.(1)(a) - (d) above) | RCONF059 | **0** | 5.a.3. |
| b. Other borrowings: | | | 5.b. |
| 1. Other borrowings with a remaining maturity of next repricing date of: | | | 5.b.1. |
| a. One year or less | RCONF060 | **0** | 5.b.1.a. |
| b. Over one year through three years | RCONF061 | **0** | 5.b.1.b. |
| c. Over three years through five years | RCONF062 | **0** | 5.b.1.c. |
| d. Over five years | RCONF063 | **0** | 5.b.1.d. |
| 2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) | RCONB571 | **0** | 5.b.2. |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) | RCON3190 | **0** | 5.c. |
| 6. Does the reporting bank sell private label or third party mutual funds and annuities? | RCONB569 | **Yes** | 6. |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities. | RCONB570 | **0** | 7. |
| 8. 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 | **NR** | 8.b.1. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 2. URL 2 | TE02N528 | **NR** | 8.b.2. |
| 3. URL 3 | TE03N528 | **NR** | 8.b.3. |
| 4. URL 4 | TE04N528 | **NR** | 8.b.4. |
| 5. URL 5 | TE05N528 | **NR** | 8.b.5. |
| 6. URL 6 | TE06N528 | **NR** | 8.b.6. |
| 7. URL 7 | TE07N528 | **NR** | 8.b.7. |
| 8. URL 8 | TE08N528 | **NR** | 8.b.8. |
| 9. URL 9 | TE09N528 | **NR** | 8.b.9. |
| 10. URL 10 | TE10N528 | **NR** | 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 | **NR** | 8.c.1. |
| 2. Trade name 2 | TE02N529 | **NR** | 8.c.2. |
| 3. Trade name 3 | TE03N529 | **NR** | 8.c.3. |
| 4. Trade name 4 | TE04N529 | **NR** | 8.c.4. |
| 5. Trade name 5 | TE05N529 | **NR** | 8.c.5. |
| 6. Trade name 6 | TE06N529 | **NR** | 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 | **Yes** | 11. |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? | RCONG464 | **No** | 12. |
| 13. Assets covered by loss-sharing agreements with the FDIC: | | | 13. |
| a. Loans and leases (included in Schedule RC, items 4.a and 4.b): | | | 13.a. |
| 1. Loans secured by real estate: | | | 13.a.1. |
| a. Construction, land development, and other land loans: | | | 13.a.1.a. |
| 1. 1-4 family residential construction loans | RCONK169 | **0** | 13a1a1. |
| 2. Other construction loans and all land development and other land loans | RCONK170 | **0** | 13a1a2. |
| b. Secured by farmland | RCONK171 | **0** | 13.a.1.b. |
| c. Secured by 1-4 family residential properties: | | | 13.a.1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONK172 | **0** | 13a1c1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | 13a1c2. |
| a. Secured by first liens | RCONK173 | **0** | 13a1c2a |
| b. Secured by junior liens | RCONK174 | **0** | 13a1c2b |
| d. Secured by multifamily (5 or more) residential properties | RCONK175 | **0** | 13.a.1.d. |
| e. Secured by nonfarm nonresidential properties: | | | 13.a.1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties | RCONK176 | **0** | 13a1e1. |
| 2. Loans secured by other nonfarm nonresidential properties | RCONK177 | **0** | 13a1e2. |
| 2. Not applicable | | | 13.a.2. |
| 3. Commercial and industrial loans | RCONK179 | **0** | 13.a.3. |
| 4. Loans to individuals for household, family, and other personal expenditures: | | | 13.a.4. |
| a. Credit cards | RCONK180 | **0** | 13.a.4.a. |
| b. Automobile loans | RCONK181 | **0** | 13.a.4.b. |

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** | 13a5c1. |
| d. Lease financing receivables | RCONK273 | **0** | 13.a.5.d. |
| b. Other real estate owned (included in Schedule RC, item 7): | | | 13.b. |
| 1. Construction, land development, and other land | RCONK187 | **0** | 13.b.1. |
| 2. Farmland | RCONK188 | **0** | 13.b.2. |
| 3. 1-4 family residential properties | RCONK189 | **0** | 13.b.3. |
| 4. Multifamily (5 or more) residential properties | RCONK190 | **0** | 13.b.4. |
| 5. Nonfarm nonresidential properties | RCONK191 | **0** | 13.b.5. |
| 6. Not applicable | | | 13.b.6. |
| 7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements | RCONK192 | **0** | 13.b.7. |
| c. Debt securities (included in Schedule RC, items 2.a and 2.b) | RCONJ461 | **0** | 13.c. |
| d. Other assets (exclude FDIC loss-sharing indemnification assets) | RCONJ462 | **0** | 13.d. |
| 14. Captive insurance and reinsurance subsidiaries: | | | 14. |
| a. Total assets of captive insurance subsidiaries | RCONK193 | **0** | 14.a. |
| 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 | **NR** | 16.a.1. |
| 2. International ACH transactions | RCONN518 | **NR** | 16.a.2. |
| 3. Other proprietary services operated by your institution | RCONN519 | **NR** | 16.a.3. |
| 4. Other proprietary services operated by another party | RCONN520 | **NR** | 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. |
| | RCONF172 | RCONF174 | RCONF176 | |
| 1. 1-4 family residential construction loans | **0** | **0** | **0** | 1.a.1. |
| 2. Other construction loans and all land development and other land loans | RCONF173 | RCONF175 | RCONF177 | |
| | **0** | **0** | **0** | 1.a.2. |
| | RCON3493 | RCON3494 | RCON3495 | |
| b. Secured by farmland | **39** | **0** | **0** | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | 1.c. |
| | RCON5398 | RCON5399 | RCON5400 | |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | **9** | **0** | **158** | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | 1.c.2. |
| | RCONC236 | RCONC237 | RCONC229 | |
| a. Secured by first liens | **1,362** | **16** | **457** | 1.c.2.a. |
| | RCONC238 | RCONC239 | RCONC230 | |
| b. Secured by junior liens | **23** | **0** | **319** | 1.c.2.b. |
| | RCON3499 | RCON3500 | RCON3501 | |
| d. Secured by multifamily (5 or more) residential properties | **0** | **0** | **0** | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | 1.e. |
| | RCONF178 | RCONF180 | RCONF182 | |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties | **2,712** | **642** | **687** | 1.e.1. |
| | RCONF179 | RCONF181 | RCONF183 | |
| 2. Loans secured by other nonfarm nonresidential properties | **394** | **402** | **721** | 1.e.2. |
| | RCONB834 | RCONB835 | RCONB836 | |
| 2. Loans to depository institutions and acceptances of other banks | **0** | **0** | **0** | 2. |
| 3. Not applicable | | | | 3. |
| | RCON1606 | RCON1607 | RCON1608 | |
| 4. Commercial and industrial loans | **358** | **66** | **588** | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | 5. |
| | RCONB575 | RCONB576 | RCONB577 | |
| a. Credit cards | **64** | **0** | **29** | 5.a. |
| | RCONK213 | RCONK214 | RCONK215 | |
| b. Automobile loans | **7** | **0** | **0** | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK216 | RCONK217 | RCONK218 | |
| | **25** | **0** | **32** | 5.c. |
| | RCON5389 | RCON5390 | RCON5391 | |
| 6. Loans to foreign governments and official institutions | **0** | **0** | **0** | 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. |
| 9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) | RCON3505 | RCON3506 | RCON3507 | |
| | **0** | **0** | **0** | 9. |
| 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: | RCONK036 | RCONK037 | RCONK038 | |
| | **1,339** | **0** | **396** | 10. |
| a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" | RCONK039 | RCONK040 | RCONK041 | |
| | **479** | **0** | **164** | 10.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above | RCONK042 | RCONK043 | RCONK044 | |
| | **0** | **0** | **0** | 10.b. |
| 11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC: | | | | |
| | | | | 11. |
| a. Loans secured by real estate: | | | | 11.a. |
| 1. Construction, land development, and other land loans: | | | | 11.a.1. |
| | RCONK045 | RCONK046 | RCONK047 | |
| a. 1-4 family residential construction loans | **0** | **0** | **0** | 11.a.1.a. |
| b. Other construction loans and all land development and other land loans | RCONK048 | RCONK049 | RCONK050 | |
| | **0** | **0** | **0** | 11.a.1.b. |
| | RCONK051 | RCONK052 | RCONK053 | |
| 2. Secured by farmland | **0** | **0** | **0** | 11.a.2. |
| 3. Secured by 1-4 family residential properties: | | | | 11.a.3. |
| a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONK054 | RCONK055 | RCONK056 | |
| | **0** | **0** | **0** | 11.a.3.a. |
| b. Closed-end loans secured by 1-4 family residential properties: | | | | 11.a.3.b. |
| | RCONK057 | RCONK058 | RCONK059 | |
| 1. Secured by first liens | **0** | **0** | **0** | 11a3b1. |
| | RCONK060 | RCONK061 | RCONK062 | |
| 2. Secured by junior liens | **0** | **0** | **0** | 11a3b2. |
| | RCONK063 | RCONK064 | RCONK065 | |
| 4. Secured by multifamily (5 or more) residential properties | **0** | **0** | **0** | 11.a.4. |
| 5. Secured by nonfarm nonresidential properties: | | | | 11.a.5. |
| a. Loans secured by owner-occupied nonfarm nonresidential properties | RCONK066 | RCONK067 | RCONK068 | |
| | **0** | **0** | **0** | 11.a.5.a. |
| b. Loans secured by other nonfarm nonresidential properties | RCONK069 | RCONK070 | RCONK071 | |
| | **0** | **0** | **0** | 11.a.5.b. |
| b. Not applicable | | | | 11.b. |
| | RCONK075 | RCONK076 | RCONK077 | |
| 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** | 11.d.1. |
| | RCONK081 | RCONK082 | RCONK083 | |
| 2. Automobile loans | **0** | **0** | **0** | 11.d.2. |
| 3. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK084 | RCONK085 | RCONK086 | |
| | **0** | **0** | **0** | 11.d.3. |
| | RCONK087 | RCONK088 | RCONK089 | |
| e. All other loans and all leases | **0** | **0** | **0** | 11.e. |
| 1. Loans to depository institutions and acceptances of other banks | RCONK091 | RCONK092 | RCONK093 | |
| | **0** | **0** | **0** | 11.e.1. |
| | RCONK095 | RCONK096 | RCONK097 | |
| 2. Loans to foreign governments and official institutions | **0** | **0** | **0** | 11.e.2. |
| | RCONK099 | RCONK100 | RCONK101 | |
| 3. Other loans | **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 | RCONK072 | RCONK073 | RCONK074 | |
| | **0** | **0** | **0** | 11.e.3.a. |
| | RCONK269 | RCONK271 | RCONK272 | |
| 4. Lease financing receivables | **0** | **0** | **0** | 11.e.4. |
| f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements | RCONK102 | RCONK103 | RCONK104 | |
| | **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** | M.1.a.1. |
| 2. Other construction loans and all land development and other land loans | RCONK108 | RCONK109 | RCONK110 | |
| | **0** | **0** | **0** | M.1.a.2. |
| | RCONF661 | RCONF662 | RCONF663 | |
| b. Loans secured by 1-4 family residential properties | **701** | **0** | **176** | M.1.b. |
| | RCONK111 | RCONK112 | RCONK113 | |
| c. Secured by multifamily (5 or more) residential properties | **0** | **0** | **0** | M.1.c. |
| d. Secured by nonfarm nonresidential properties: | | | | M.1.d. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties | RCONK114 | RCONK115 | RCONK116 | |
| | **334** | **461** | **332** | M.1.d.1. |
| | RCONK117 | RCONK118 | RCONK119 | |
| 2. Loans secured by other nonfarm nonresidential properties | **0** | **0** | **0** | M.1.d.2. |
| | RCONK257 | RCONK258 | RCONK259 | |
| e. Commercial and industrial loans | **0** | **0** | **86** | M.1.e. |
| | RCONK120 | RCONK121 | RCONK122 | |
| 1. To U.S. addressees (domicile) | **0** | **0** | **86** | M.1.e.1. |
| | RCONK123 | RCONK124 | RCONK125 | |
| 2. To non-U.S. addressees (domicile) | **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. |
| | RCONK130 | RCONK131 | RCONK132 | |
| 1. Loans secured by farmland | **0** | **0** | **0** | M.1.f.1. |
| 2. Loans to depository institutions and acceptances of other banks | RCONK134 | RCONK135 | RCONK136 | |
| | **0** | **0** | **0** | M.1.f.2. |
| 3. Not applicable | | | | M.1.f.3. |
| 4. Loans to individuals for household, family, and other personal expenditures: | | | | M.1.f.4. |
| | RCONK274 | RCONK275 | RCONK276 | |
| a. Credit cards | **0** | **0** | **0** | M.1.f.4.a. |
| | RCONK277 | RCONK278 | RCONK279 | |
| b. Automobile loans | **0** | **0** | **0** | M.1.f.4.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK280 | RCONK281 | RCONK282 | |
| | **0** | **0** | **0** | M.1.f.4.c. |
| | RCONK283 | RCONK284 | RCONK285 | |
| 5. Loans to foreign governments and official institutions | **0** | **0** | **0** | M.1.f.5. |
| | RCONK286 | RCONK287 | RCONK288 | |
| 6. Other loans | **0** | **0** | **0** | M.1.f.6. |
| a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above | 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. |
| | RCONC240 | RCONC241 | RCONC226 | |
| a. Loans and leases held for sale | **0** | **0** | **0** | M.5.a. |
| b. Loans measured at fair value: | | | | M.5.b. |
| | RCONF664 | RCONF665 | RCONF666 | |
| 1. Fair value | **0** | **0** | **0** | M.5.b.1. |
| | RCONF667 | RCONF668 | RCONF669 | |
| 2. Unpaid principal balance | **0** | **0** | **0** | M.5.b.2. |

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

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days | | (Column B) Past due 90 days or more | | |
|---|---|---|---|---|---|
| 6. Derivative contracts: Fair value of amounts carried as assets | RCON3529 | **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 | **784** | M.7. |
| 8. Nonaccrual assets sold during the quarter | RCONC411 | **0** | M.8. |

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

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

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

| Dollar amounts in thousands | | | |
|---|---|---|---|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations | RCONF236 | **610,080** | 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 | **694,017** | 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 | **62,008** | 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 | **0** | 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 | **410,099** | M.1.a.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of $250,000 or less | RCONF050 | **24292** | 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 | **165,263** | M.1.b.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of more than $250,000 | RCONF052 | **274** | 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 | **32,126** | M.1.c.1. |
| 2. Number of retirement deposit accounts of $250,000 or less | RCONF046 | **1386** | 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 | **2,591** | M.1.d.1. |
| 2. Number of retirement deposit accounts of more than $250,000 | RCONF048 | **7** | 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 | **NR** | 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. |

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

| Dollar amounts in thousands | (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% | (Column M) Two-Year Probability of Default (PD) Unscoreable | (Column N) Two-Year Probability of Default (PD) Total | (Column O) PDs Were Derived Using | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: | | | | | | | | | | | | | | | | M18 |
| a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations | RCONM964 | RCONM965 | RCONM966 | RCONM967 | RCONM968 | RCONM969 | RCONM970 | RCONM971 | RCONM972 | RCONM973 | RCONM974 | RCONM975 | RCONM976 | RCONM977 | RCONM978 | |
| | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18a |
| b. Closed-end loans secured by first liens on 1-4 family residential properties | RCONM979 | RCONM980 | RCONM981 | RCONM982 | RCONM983 | RCONM984 | RCONM985 | RCONM986 | RCONM987 | RCONM988 | RCONM989 | RCONM990 | RCONM991 | RCONM992 | RCONM993 | |
| | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18b |
| c. Closed-end loans secured by junior liens on 1-4 family residential properties | RCONM994 | RCONM995 | RCONM996 | RCONM997 | RCONM998 | RCONM999 | RCONN001 | RCONN002 | RCONN003 | RCONN004 | RCONN005 | RCONN006 | RCONN007 | RCONN008 | RCONN009 | |
| | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18c |
| d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONN010 | RCONN011 | RCONN012 | RCONN013 | RCONN014 | RCONN015 | RCONN016 | RCONN017 | RCONN018 | RCONN019 | RCONN020 | RCONN021 | RCONN022 | RCONN023 | RCONN024 | |
| | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18d |
| | RCONN040 | RCONN041 | RCONN042 | RCONN043 | RCONN044 | RCONN045 | RCONN046 | RCONN047 | RCONN048 | RCONN049 | RCONN050 | RCONN051 | RCONN052 | RCONN053 | RCONN054 | |
| e. Credit cards | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18e |
| | RCONN055 | RCONN056 | RCONN057 | RCONN058 | RCONN059 | RCONN060 | RCONN061 | RCONN062 | RCONN063 | RCONN064 | RCONN065 | RCONN066 | RCONN067 | RCONN068 | RCONN069 | |
| f. Automobile loans | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18f |
| | RCONN070 | RCONN071 | RCONN072 | RCONN073 | RCONN074 | RCONN075 | RCONN076 | RCONN077 | RCONN078 | RCONN079 | RCONN080 | RCONN081 | RCONN082 | RCONN083 | RCONN084 | |
| g. Student loans | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18g |
| h. Other consumer loans and revolving credit plans other than credit cards | RCONN085 | RCONN086 | RCONN087 | RCONN088 | RCONN089 | RCONN090 | RCONN091 | RCONN092 | RCONN093 | RCONN094 | RCONN095 | RCONN096 | RCONN097 | RCONN098 | RCONN099 | |
| | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18h |
| | RCONN100 | RCONN101 | RCONN102 | RCONN103 | RCONN104 | RCONN105 | RCONN106 | RCONN107 | RCONN108 | RCONN109 | RCONN110 | RCONN111 | RCONN112 | RCONN113 | RCONN114 | |
| i. Consumer leases | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | M18i |
| | RCONN115 | RCONN116 | RCONN117 | RCONN118 | RCONN119 | RCONN120 | RCONN121 | RCONN122 | RCONN123 | RCONN124 | RCONN125 | RCONN126 | RCONN127 | RCONN128 | | |
| j. Total | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | CONF | | M18j |

# 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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | RCON1773 | RCONG474 | RCONG475 | RCONG476 | RCONG477 | |
| 1. Available-for-sale securities | **104,061** | **0** | **0** | **104,061** | **0** | 1. |
| 2. Federal funds sold and securities purchased under agreements to resell | RCONG478 | RCONG479 | RCONG480 | RCONG481 | RCONG482 | |
| | **0** | **0** | **0** | **0** | **0** | 2. |
| | RCONG483 | RCONG484 | RCONG485 | RCONG486 | RCONG487 | |
| 3. Loans and leases held for sale | **0** | **0** | **0** | **0** | **0** | 3. |
| | RCONG488 | RCONG489 | RCONG490 | RCONG491 | RCONG492 | |
| 4. Loans and leases held for investment | **0** | **0** | **0** | **0** | **0** | 4. |
| 5. Trading assets: | | | | | | 5. |
| | RCON3543 | RCONG493 | RCONG494 | RCONG495 | RCONG496 | |
| a. Derivative assets | **0** | **0** | **0** | **0** | **0** | 5.a. |
| | RCONG497 | RCONG498 | RCONG499 | RCONG500 | RCONG501 | |
| b. Other trading assets | **0** | **0** | **0** | **0** | **0** | 5.b. |
| 1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) | RCONF240 | RCONF684 | RCONF692 | RCONF241 | RCONF242 | |
| | **0** | **0** | **0** | **0** | **0** | 5.b.1. |
| | RCONG391 | RCONG392 | RCONG395 | RCONG396 | RCONG804 | |
| 6. All other assets | **0** | **0** | **0** | **0** | **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 | |
| | **104,061** | **0** | **0** | **104,061** | **0** | 7. |
| | RCONF252 | RCONF686 | RCONF694 | RCONF253 | RCONF254 | |
| 8. Deposits | **0** | **0** | **0** | **0** | **0** | 8. |
| 9. Federal funds purchased and securities sold under agreements to repurchase | RCONG507 | RCONG508 | RCONG509 | RCONG510 | RCONG511 | |
| | **0** | **0** | **0** | **0** | **0** | 9. |
| 10. Trading liabilities: | | | | | | 10. |
| | RCON3547 | RCONG512 | RCONG513 | RCONG514 | RCONG515 | |
| a. Derivative liabilities | **0** | **0** | **0** | **0** | **0** | 10.a. |
| | RCONG516 | RCONG517 | RCONG518 | RCONG519 | RCONG520 | |
| b. Other trading liabilities | **0** | **0** | **0** | **0** | **0** | 10.b. |

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | RCONG521 | RCONG522 | RCONG523 | RCONG524 | RCONG525 | |
| 11. Other borrowed money | **0** | **0** | **0** | **0** | **0** | 11. |
| | RCONG526 | RCONG527 | RCONG528 | RCONG529 | RCONG530 | |
| 12. Subordinated notes and debentures | **0** | **0** | **0** | **0** | **0** | 12. |
| | RCONG805 | RCONG806 | RCONG807 | RCONG808 | RCONG809 | |
| 13. All other liabilities | **0** | **0** | **0** | **0** | **0** | 13. |
| 14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) | RCONG531 | RCONG532 | RCONG533 | RCONG534 | RCONG535 | |
| | **0** | **0** | **0** | **0** | **0** | 14. |
| 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. |
| | RCONG536 | RCONG537 | RCONG538 | RCONG539 | RCONG540 | |
| a. Mortgage servicing assets | **0** | **0** | **0** | **0** | **0** | M.1.a. |
| | RCONG541 | RCONG542 | RCONG543 | RCONG544 | RCONG545 | |
| b. Nontrading derivative assets | **0** | **0** | **0** | **0** | **0** | M.1.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.1.c. |
| 1. Describe component..... | TEXTG546 | **NR** | M.1.c.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | RCONG546 | RCONG547 | RCONG548 | RCONG549 | RCONG550 | |
| 2. Amount of component..... | **0** | **0** | **0** | **0** | **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: | | | M.1.d. |
| 1. Describe component..... | TEXTG551 | **NR** | M.1.d.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | 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: | | | M.1.e. |
| 1. Describe component..... | TEXTG556 | **NR** | M.1.e.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | 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: | | | M.1.f. |
| 1. Describe component..... | TEXTG561 | **NR** | M.1.f.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | 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 | **NR** | M.2.c.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | RCONG571 | RCONG572 | RCONG573 | RCONG574 | RCONG575 | |
| 2. Amount of component..... | **0** | **0** | **0** | **0** | **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: | | | M.2.d. |
| 1. Describe component..... | TEXTG576 | **NR** | M.2.d.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | 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: | | | M.2.e. |
| 1. Describe component..... | TEXTG581 | **NR** | M.2.e.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | 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 | **NR** | M.2.f.1. |

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

| Dollar amounts in thousands | (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 | |
|---|---|---|---|---|---|---|
| | RCONG586 | RCONG587 | RCONG588 | RCONG589 | RCONG590 | |
| 2. Amount of component..... | **0** | **0** | **0** | **0** | **0** | M.2.f.2. |

# Schedule RC-R Part I - 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 | **4,672** | 1. |
| 2. Retained earnings | RCON3632 | **57,507** | 2. |
| 3. Accumulated other comprehensive income (AOCI) | RCOAB530 | **715** | 3. |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) | RCOAP838 | **1** | 3.a. |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital | RCOAP839 | **0** | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) | RCOAP840 | **62,894** | 5. |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) | RCOAP841 | **0** | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs | RCOAP842 | **0** | 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 | **0** | 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) | RCOAP844 | **715** | 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) | RCOAP845 | **0** | 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) | RCOAP846 | **0** | 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) | RCOAP847 | **0** | 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) | RCOAP848 | **0** | 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 | **0** | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions | RCOAP850 | **0** | 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 | **0** | 11. |
| 12. Subtotal (item 5 minus items 6 through 11) | RCOAP852 | **62,179** | 12. |
| 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 | **0** | 13. |
| 14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold | RCOAP854 | **0** | 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 | **0** | 15. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 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 | **0** | 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 | **0** | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) | RCOAP858 | **0** | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18) | RCOAP859 | **62,179** | 19. |
| 20. Additional tier 1 capital instruments plus related surplus | RCOAP860 | **0** | 20. |
| 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital | RCOAP861 | **0** | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital | RCOAP862 | **0** | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) | RCOAP863 | **0** | 23. |
| 24. LESS: Additional tier 1 capital deductions | RCOAP864 | **0** | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) | RCOAP865 | **0** | 25. |
| 26. Tier 1 capital (sum of items 19 and 25) | RCOA8274 | **62,179** | 26. |
| 27. Tier 2 capital instruments plus related surplus | RCOAP866 | **0** | 27. |
| 28. Non-qualifying capital instruments subject to phase out from tier 2 capital | RCOAP867 | **0** | 28. |
| 29. Total capital minority interest that is not included in tier 1 capital | RCOAP868 | **0** | 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 | **5,650** | 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 | **0** | 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 | **5,650** | 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 | **0** | 33. |
| 34. Tier 2 capital | | | 34. |
| a. Tier 2 capital (greater of item 32.a minus item 33, or zero) | RCOA5311 | **5,650** | 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 | **67,829** | 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 | **694,017** | 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 | **0** | 37. |
| 38. LESS: Other deductions from (additions to) assets for leverage ratio purposes | RCOAB596 | **0** | 38. |
| 39. Total assets for the leverage ratio (item 36 minus items 37 and 38) | RCOAA224 | **694,017** | 39. |
| 40. Total risk-weighted assets | | | 40. |
| a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) | RCOAA223 | **527,159** | 40.a. |
| b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) | RCOWA223 | **NR** | 40.b. |

## Schedule RC-R Part I - 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 | **11.80%** | 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 | **11.80%** | 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 | **12.87%** | RCOW7205 | **NR** | 43. |

## Schedule RC-R Part I - Regulatory Capital Components and Ratios

| Dollar amounts in thousands | | | |
|---|---|---|---|
| 44. Tier 1 leverage ratio (item 26 divided by item 39)..... | RCOA7204 | **8.96%** | 44. |
| 45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date to be determined) | | | 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) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. Cash and balances due from depository institutions | RCOND957 | RCONS396 | RCOND958 | | | | RCOND959 | RCONS397 | RCOND960 | RCONS398 | |
| | **29,568** | **0** | **25,808** | | | | **3,760** | **0** | **0** | **0** | 1. |
| 2. Securities: | | | | | | | | | | | 2. |
| | RCOND961 | RCONS399 | RCOND962 | | | | RCOND963 | RCOND964 | RCOND965 | RCONS400 | |
| a. Held-to-maturity securities | **7,484** | **0** | **0** | | | | **6,893** | **591** | **0** | **0** | 2.a. |
| | RCOND966 | RCONS402 | RCOND967 | | | | RCOND968 | RCOND969 | RCOND970 | RCONS403 | |
| b. Available-for-sale securities | **104,061** | **1,083** | **16,619** | | | | **84,482** | **1,877** | **0** | **0** | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | | 3. |
| | RCOND971 | | RCOND972 | | | | RCOND973 | RCONS410 | RCOND974 | RCONS411 | |
| a. Federal funds sold | **0** | | **0** | | | | **0** | **0** | **0** | **0** | 3.a. |
| b. Securities purchased under agreements to resell | RCONH171 | RCONH172 | | | | | | | | | |
| | **0** | **0** | | | | | | | | | 3.b. |
| 4. Loans and leases held for sale: | | | | | | | | | | | 4. |
| | RCONS413 | RCONS414 | RCONH173 | | | | RCONS415 | RCONS416 | RCONS417 | | |
| a. Residential mortgage exposures | **0** | **0** | **0** | | | | **0** | **0** | **0** | | 4.a. |
| b. High volatility commercial real estate exposures | RCONS419 | RCONS420 | RCONH174 | | | | RCONH175 | RCONH176 | RCONH177 | RCONS421 | |
| | **0** | **0** | **0** | | | | **0** | **0** | **0** | **0** | 4.b. |
| c. Exposures past due 90 days or more or on nonaccrual | RCONS423 | RCONS424 | RCONS425 | | | | RCONS426 | RCONS427 | RCONS428 | RCONS429 | |
| | **0** | **0** | **0** | | | | **0** | **0** | **0** | **0** | 4.c. |

# Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1. Cash and balances due from depository institutions | | | | | | | | | | 1. |
| 2. Securities: | | | | | | | | | | 2. |
| a. Held-to-maturity securities | | | | | | | | | | 2.a. |
| | | RCONS405 | | RCONS406 | | | | RCONH271 | RCONH272 | |
| b. Available-for-sale securities | | **0** | | **0** | | | | **0** | **0** | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | 3. |
| a. Federal funds sold | | | | | | | | | | 3.a. |
| b. Securities purchased under agreements to resell | | | | | | | | | | 3.b. |
| 4. Loans and leases held for sale: | | | | | | | | | | 4. |
| | | | | | | | | RCONH273 | RCONH274 | |
| a. Residential mortgage exposures | | | | | | | | **0** | **0** | 4.a. |
| b. High volatility commercial real estate exposures | | | | | | | | RCONH275 | RCONH276 | |
| | | | | | | | | **0** | **0** | 4.b. |
| c. Exposures past due 90 days or more or on nonaccrual | | | | | | | | RCONH277 | RCONH278 | |
| | | | | | | | | **0** | **0** | 4.c. |

# Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column A) Totals from Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 4. Loans and leases held for sale (continued): | | | | | | | | | | | 4. |
| | RCONS431 | RCONS432 | RCONS433 | | | | RCONS434 | RCONS435 | RCONS436 | RCONS437 | |
| d. All other exposures | **0** | **0** | **0** | | | | **0** | **0** | **0** | **0** | 4.d. |
| 5. Loans and leases, net of unearned income: | | | | | | | | | | | 5. |
| | RCONS439 | RCONS440 | RCONH178 | | | | RCONS441 | RCONS442 | RCONS443 | | |
| a. Residential mortgage exposures | **157,025** | **0** | **24** | | | | **1,006** | **133,287** | **22,708** | | 5.a. |
| b. High volatility commercial real estate exposures | RCONS445 | RCONS446 | RCONH179 | | | | RCONH180 | RCONH181 | RCONH182 | RCONS447 | |
| | **1,416** | **0** | **0** | | | | **0** | **0** | **0** | **1,416** | 5.b. |
| c. Exposures past due 90 days or more or on nonaccrual | RCONS449 | RCONS450 | RCONS451 | | | | RCONS452 | RCONS453 | RCONS454 | RCONS455 | |
| | **3,167** | **0** | **160** | | | | **138** | **0** | **0** | **2,869** | 5.c. |
| | RCONS457 | RCONS458 | RCONS459 | | | | RCONS460 | RCONS461 | RCONS462 | RCONS463 | |
| d. All other exposures | **372,791** | **0** | **2,256** | | | | **16,743** | **0** | **353,792** | **0** | 5.d. |
| | RCON3123 | RCON3123 | | | | | | | | | |
| 6. LESS: Allowance for loan and lease losses | **5,650** | **5,650** | | | | | | | | | 6. |
| | RCOND976 | RCONS466 | RCOND977 | | | | RCOND978 | RCOND979 | RCOND980 | RCONS467 | |
| 7. Trading assets | **0** | **0** | **0** | | | | **0** | **0** | **0** | **0** | 7. |
| | RCOND981 | RCONS469 | RCOND982 | | | | RCOND983 | RCOND984 | RCOND985 | RCONH185 | |
| 8. All other assets | **30,434** | **0** | **78** | | | | **3,446** | **270** | **19,844** | **0** | 8. |
| a. Separate account bank-owned life insurance | | | | | | | | | | | 8.a. |
| b. Default fund contributions to central counterparties | | | | | | | | | | | 8.b. |

# Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|---|---|---|---|---|
| 4. Loans and leases held for sale (continued): | | | | | | | | | | 4. |
| | | | | | | | | RCONH279 | RCONH280 | |
| d. All other exposures | | | | | | | | **0** | **0** | 4.d. |
| 5. Loans and leases, net of unearned income: | | | | | | | | | | 5. |
| | | | | | | | | RCONH281 | RCONH282 | |
| a. Residential mortgage exposures | | | | | | | | **0** | **0** | 5.a. |
| | | | | | | | | RCONH283 | RCONH284 | |
| b. High volatility commercial real estate exposures | | | | | | | | **0** | **0** | 5.b. |
| | | | | | | | | RCONH285 | RCONH286 | |
| c. Exposures past due 90 days or more or on nonaccrual | | | | | | | | **0** | **0** | 5.c. |
| | | | | | | | | RCONH287 | RCONH288 | |
| d. All other exposures | | | | | | | | **0** | **0** | 5.d. |
| 6. LESS: Allowance for loan and lease losses | | | | | | | | | | 6. |
| | | RCONH186 | RCONH290 | RCONH187 | | | | RCONH291 | RCONH292 | |
| 7. Trading assets | | **0** | **0** | **0** | | | | **0** | **0** | 7. |
| | | RCONH188 | RCONS470 | RCONS471 | | | | RCONH294 | RCONH295 | |
| 8. All other assets | | **0** | **0** | **0** | | | | **0** | **0** | 8. |
| | | | | | | | | RCONH296 | RCONH297 | |
| a. Separate account bank-owned life insurance | | | | | | | | **6,796** | **6,796** | 8.a. |
| | | | | | | | | RCONH298 | RCONH299 | |
| b. Default fund contributions to central counterparties | | | | | | | | **0** | **0** | 8.b. |

## Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column A) Totals | (Column B) Adjustments to Totals Reported in Column A | (Column Q) Exposure Amount 1,250% | (Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA | (Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up | |
|---|---|---|---|---|---|---|
| 9. On-balance sheet securitization exposures: | | | | | | 9. |
| | RCONS475 | RCONS476 | RCONS477 | RCONS478 | RCONS479 | |
| a. Held-to-maturity securities | **0** | **0** | **0** | **0** | **0** | 9.a. |
| | RCONS480 | RCONS481 | RCONS482 | RCONS483 | RCONS484 | |
| b. Available-for-sale securities | **0** | **0** | **0** | **0** | **0** | 9.b. |
| | RCONS485 | RCONS486 | RCONS487 | RCONS488 | RCONS489 | |
| c. Trading assets | **0** | **0** | **0** | **0** | **0** | 9.c. |
| | RCONS490 | RCONS491 | RCONS492 | RCONS493 | RCONS494 | |
| d. All other on-balance sheet securitization exposures | **0** | **0** | **0** | **0** | **0** | 9.d. |
| | RCONS495 | RCONS496 | RCONS497 | RCONS498 | RCONS499 | |
| 10. Off-balance sheet securitization exposures | **0** | **0** | **0** | **0** | **0** | 10. |

## Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | RCON2170 | RCONS500 | RCOND987 | | | | RCOND988 | RCOND989 | RCOND990 | RCONS503 | |
| 11. Total balance sheet assets | **700,296** | **-4,567** | **44,945** | | | | **116,468** | **136,025** | **396,344** | **4,285** | 11. |

## Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | |
|---|---|---|---|---|---|---|---|---|---|
| | | RCONS505 | RCONS506 | RCONS507 | | | RCONS510 | RCONH300 | |
| 11. Total balance sheet assets | | 0 | 0 | 0 | | | 0 | 6,796 | 11. |

## Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | RCOND991 | RCOND992 | RCOND993 | | | | RCOND994 | RCOND995 | RCOND996 | RCONS511 | |
| 12. Financial standby letters of credit | 0 | 0 | 0 | | | | 0 | 0 | 0 | 0 | 12. |
| 13. Performance standby letters of credit and transaction-related contingent items | RCOND997 | RCOND998 | RCOND999 | | | | RCONG603 | RCONG604 | RCONG605 | RCONS512 | |
| | 444 | 222 | 0 | | | | 0 | 0 | 222 | 0 | 13. |
| 14. Commercial and similar letters of credit with an original maturity of one year or less | RCONG606 | RCONG607 | RCONG608 | | | | RCONG609 | RCONG610 | RCONG611 | RCONS513 | |
| | 0 | 0 | 0 | | | | 0 | 0 | 0 | 0 | 14. |
| 15. Retained recourse on small business obligations sold with recourse | RCONG612 | RCONG613 | RCONG614 | | | | RCONG615 | RCONG616 | RCONG617 | RCONS514 | |
| | 0 | 0 | 0 | | | | 0 | 0 | 0 | 0 | 15. |

## Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | RCONS515 | RCONS516 | RCONS517 | RCONS518 | RCONS519 | | RCONS520 | RCONS521 | RCONS522 | RCONS523 | |
| 16. Repo-style transactions | 24,116 | 24,116 | 23,621 | 0 | 0 | | 0 | 0 | 495 | 0 | 16. |
| | RCONG618 | RCONG619 | RCONG620 | | | | RCONG621 | RCONG622 | RCONG623 | RCONS524 | |
| 17. All other off-balance sheet liabilities | 0 | 0 | 0 | | | | 0 | 0 | 0 | 0 | 17. |

| Dollar amounts in thousands | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 18. Unused commitments: | | | | | | | | | | | 18. |
| a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits | RCONS525 | RCONS526 | RCONS527 | | | | RCONS528 | RCONS529 | RCONS530 | RCONS531 | |
| | **79,570** | **15,914** | **0** | | | | **0** | **0** | **15,914** | **0** | 18.a. |
| b. Original maturity of one year or less to ABCP conduits | | | | | | | | | | | |
| | | | | | | | | | | | 18.b. |
| | RCONG624 | RCONG625 | RCONG626 | | | | RCONG627 | RCONG628 | RCONG629 | RCONS539 | |
| c. Original maturity exceeding one year | **19,305** | **9,653** | **0** | | | | **0** | **0** | **9,653** | **0** | 18.c. |
| | RCONS540 | RCONS541 | | | | | | | | | |
| 19. Unconditionally cancelable commitments | **0** | **0** | | | | | | | | | 19. |
| | | RCONS542 | RCONS543 | | | RCONS544 | RCONS545 | RCONS546 | RCONS547 | RCONS548 | |
| 20. Over-the-counter derivatives | | **0** | **0** | | | **0** | **0** | **0** | **0** | **0** | 20. |
| | | RCONS549 | RCONS550 | RCONS551 | RCONS552 | | RCONS554 | RCONS555 | RCONS556 | RCONS557 | |
| 21. Centrally cleared derivatives | | **0** | **0** | **0** | **0** | | **0** | **0** | **0** | **0** | 21. |
| | RCONH191 | | RCONH193 | | | | RCONH194 | RCONH195 | RCONH196 | RCONH197 | |
| 22. Unsettled transactions (failed trades) | **0** | | **0** | | | | **0** | **0** | **0** | **0** | 22. |

## Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|---|
| | | | | RCONH301 | RCONH302 | |
| 16. Repo-style transactions | | | | **0** | **0** | 16. |
| | | | | | | |
| 17. All other off-balance sheet liabilities | | | | | | 17. |
| | | | | | | |
| 18. Unused commitments: | | | | | | 18. |

| Dollar amounts in thousands | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|---|
| a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits | | | | RCONH303 | RCONH304 | |
| | | | | **0** | **0** | 18.a. |
| b. Original maturity of one year or less to ABCP conduits | | | | | | 18.b. |
| c. Original maturity exceeding one year | | | | RCONH307 | RCONH308 | |
| | | | | **0** | **0** | 18.c. |
| 19. Unconditionally cancelable commitments | | | | | | 19. |
| 20. Over-the-counter derivatives | | | | RCONH309 | RCONH310 | |
| | | | | **0** | **0** | 20. |
| 21. Centrally cleared derivatives | | | | | | 21. |
| 22. Unsettled transactions (failed trades) | RCONH198 | RCONH199 | RCONH200 | | | |
| | **0** | **0** | **0** | | | 22. |

## Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) | RCONG630 | RCONS558 | RCONS559 | RCONS560 | RCONG631 | RCONG632 | RCONG633 | RCONS561 | |
| | **68,566** | **0** | **0** | **0** | **116,468** | **136,025** | **422,628** | **4,285** | 23. |
| 24. Risk weight factor | | | | | | | | | |
| | | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) | RCONG634 | RCONS569 | RCONS570 | RCONS571 | RCONG635 | RCONG636 | RCONG637 | RCONS572 | |
| | **0** | **0** | **0** | **0** | **23,294** | **68,013** | **422,628** | **6,428** | 25. |

# Schedule RC-R Part II - Risk-Weighted Assets

| Dollar amounts in thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | |
|---|---|---|---|---|---|---|---|---|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)..... | | RCONS563<br>**0** | RCONS564<br>**0** | RCONS565<br>**0** | RCONS566<br>**0** | RCONS567<br>**0** | RCONS568<br>**0** | 23. |
| 24. Risk weight factor | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)..... | | RCONS574<br>**0** | RCONS575<br>**0** | RCONS576<br>**0** | RCONS577<br>**0** | RCONS578<br>**0** | RCONS579<br>**0** | 25. |

## Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold | RCONS580 | **527,159** | 26. |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule) | RCONS581 | **0** | 27. |
| 28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve | RCONB704 | **527,159** | 28. |
| 29. LESS: Excess allowance for loan and lease losses | RCONA222 | **0** | 29. |
| 30. LESS: Allocated transfer risk reserve | RCON3128 | **0** | 30. |
| 31. Total risk-weighted assets (item 28 minus items 29 and 30) | RCONG641 | **527,159** | 31. |
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules | RCONG642 | **0** | M.1. |

## 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 over-the-counter derivative contracts: | | | | M.2. |
| | RCONS582 | RCONS583 | RCONS584 | |
| a. Interest rate | **0** | **0** | **0** | M.2.a. |
| | RCONS585 | RCONS586 | RCONS587 | |
| b. Foreign exchange rate and gold | **0** | **0** | **0** | M.2.b. |
| | RCONS588 | RCONS589 | RCONS590 | |
| c. Credit (investment grade reference asset) | **0** | **0** | **0** | M.2.c. |
| | RCONS591 | RCONS592 | RCONS593 | |
| d. Credit (non-investment grade reference asset) | **0** | **0** | **0** | M.2.d. |
| | RCONS594 | RCONS595 | RCONS596 | |
| e. Equity | **0** | **0** | **0** | M.2.e. |
| | RCONS597 | RCONS598 | RCONS599 | |
| f. Precious metals (except gold) | **0** | **0** | **0** | M.2.f. |
| | RCONS600 | RCONS601 | RCONS602 | |
| g. Other | **0** | **0** | **0** | M.2.g. |
| 3. Notional principal amounts of centrally cleared derivative contracts: | | | | M.3. |
| | RCONS603 | RCONS604 | RCONS605 | |
| a. Interest rate | **0** | **0** | **0** | M.3.a. |
| | RCONS606 | RCONS607 | RCONS608 | |
| b. Foreign exchange rate and gold | **0** | **0** | **0** | M.3.b. |
| | RCONS609 | RCONS610 | RCONS611 | |
| c. Credit (investment grade reference asset) | **0** | **0** | **0** | M.3.c. |
| | RCONS612 | RCONS613 | RCONS614 | |
| d. Credit (non-investment grade reference asset) | **0** | **0** | **0** | M.3.d. |
| | RCONS615 | RCONS616 | RCONS617 | |
| e. Equity | **0** | **0** | **0** | M.3.e. |
| | RCONS618 | RCONS619 | RCONS620 | |
| f. Precious metals (except gold) | **0** | **0** | **0** | M.3.f. |

| 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 | |
|---|---|---|---|---|
| | RCONS621 | RCONS622 | RCONS623 | |
| g. Other..... | **0** | **0** | **0** | M.3.g. |

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

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

| Dollar amounts in thousands | (Column A) 1-4 Family Residential Loans | (Column B) Home Equity Lines | (Column C) Credit Card Receivables | (Column D) Auto Loans | (Column E) Other Consumer Loans | (Column F) Commercial and Industrial Loans | (Column G) All Other Loans, All Leases, and All Other Assets | |
|---|---|---|---|---|---|---|---|---|
| | | RCONB500 | RCONB501 | | | RCONB502 | | |
| b. Loans (included in Schedule RC-C)..... | | **0** | **0** | | | **0** | | 6.b. |
| 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 | RCONB804 | **0** | M.2.a. |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | RCONB805 | **6,311** | 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 | RCONB806 | **0** | M.3.a.1. |
| 2. Conduits sponsored by other unrelated institutions | RCONB807 | **0** | M.3.a.2. |
| b. Unused commitments to provide liquidity to conduit structures: | | | M.3.b. |
| 1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | RCONB808 | **0** | M.3.b.1. |
| 2. Conduits sponsored by other unrelated institutions | RCONB809 | **0** | M.3.b.2. |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C | RCONC407 | **NR** | M.4. |

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

# Schedule RC-T - Fiduciary and Related Services

| Dollar amounts in thousands | (Column A) Managed Assets | (Column B) Non-Managed Assets | (Column C) Number of Managed Accounts | (Column D) Number of Non-Managed Accounts | |
|---|---|---|---|---|---|
| | RCONB868 | RCONB869 | RCONB870 | RCONB871 | |
| 4. Personal trust and agency accounts | **NR** | **NR** | **NR** | **NR** | 4. |
| 5. Employee benefit and retirement-related trust and agency accounts: | | | | | 5. |
| | RCONB872 | RCONB873 | RCONB874 | RCONB875 | |
| a. Employee benefit - defined contribution | **NR** | **NR** | **NR** | **NR** | 5.a. |
| | RCONB876 | RCONB877 | RCONB878 | RCONB879 | |
| b. Employee benefit - defined benefit | **NR** | **NR** | **NR** | **NR** | 5.b. |
| | RCONB880 | RCONB881 | RCONB882 | RCONB883 | |
| c. Other employee benefit and retirement-related accounts | **NR** | **NR** | **NR** | **NR** | 5.c. |
| | RCONB884 | RCONB885 | RCONC001 | RCONC002 | |
| 6. Corporate trust and agency accounts | **NR** | **NR** | **NR** | **NR** | 6. |
| | RCONB886 | RCONJ253 | RCONB888 | RCONJ254 | |
| 7. Investment management and investment advisory agency accounts | **NR** | **NR** | **NR** | **NR** | 7. |
| | RCONJ255 | RCONJ256 | RCONJ257 | RCONJ258 | |
| 8. Foundation and endowment trust and agency accounts | **NR** | **NR** | **NR** | **NR** | 8. |
| | RCONB890 | RCONB891 | RCONB892 | RCONB893 | |
| 9. Other fiduciary accounts | **NR** | **NR** | **NR** | **NR** | 9. |
| | RCONB894 | RCONB895 | RCONB896 | RCONB897 | |
| 10. Total fiduciary accounts (sum of items 4 through 9) | **NR** | **NR** | **NR** | **NR** | 10. |
| | | RCONB898 | | RCONB899 | |
| 11. Custody and safekeeping accounts | | **NR** | | **NR** | 11. |
| 12. Not applicable | | | | | 12. |
| | RCONJ259 | RCONJ260 | RCONJ261 | RCONJ262 | |
| 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. |
| | RCONJ263 | RCONJ264 | RCONJ265 | |
| a. Noninterest-bearing deposits | **NR** | **NR** | **NR** | M.1.a. |
| | RCONJ266 | RCONJ267 | RCONJ268 | |
| b. Interest-bearing deposits | **NR** | **NR** | **NR** | M.1.b. |
| | RCONJ269 | RCONJ270 | RCONJ271 | |
| c. U.S. Treasury and U.S. Government agency obligations | **NR** | **NR** | **NR** | M.1.c. |
| | RCONJ272 | RCONJ273 | RCONJ274 | |
| d. State, county, and municipal obligations | **NR** | **NR** | **NR** | M.1.d. |
| | RCONJ275 | RCONJ276 | RCONJ277 | |
| e. Money market mutual funds | **NR** | **NR** | **NR** | M.1.e. |
| | RCONJ278 | RCONJ279 | RCONJ280 | |
| f. Equity mutual funds | **NR** | **NR** | **NR** | M.1.f. |
| | RCONJ281 | RCONJ282 | RCONJ283 | |
| g. Other mutual funds | **NR** | **NR** | **NR** | M.1.g. |
| | RCONJ284 | RCONJ285 | RCONJ286 | |
| h. Common trust funds and collective investment funds | **NR** | **NR** | **NR** | M.1.h. |
| | RCONJ287 | RCONJ288 | RCONJ289 | |
| i. Other short-term obligations | **NR** | **NR** | **NR** | M.1.i. |
| | RCONJ290 | RCONJ291 | RCONJ292 | |
| j. Other notes and bonds | **NR** | **NR** | **NR** | M.1.j. |

| 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 | |
|---|---|---|---|---|
| k. Investments in unregistered funds and private equity investments | RCONJ293 | RCONJ294 | RCONJ295 | |
| | **NR** | **NR** | **NR** | M.1.k. |
| l. Other common and preferred stocks | RCONJ296 | RCONJ297 | RCONJ298 | |
| | **NR** | **NR** | **NR** | M.1.l. |
| m. Real estate mortgages | RCONJ299 | RCONJ300 | RCONJ301 | |
| | **NR** | **NR** | **NR** | M.1.m. |
| n. Real estate | RCONJ302 | RCONJ303 | RCONJ304 | |
| | **NR** | **NR** | **NR** | M.1.n. |
| o. Miscellaneous assets | RCONJ305 | RCONJ306 | RCONJ307 | |
| | **NR** | **NR** | **NR** | M.1.o. |
| p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) | RCONJ308 | RCONJ309 | RCONJ310 | |
| | **NR** | **NR** | **NR** | M.1.p. |

## Schedule RC-T - Fiduciary and Related Services

| Dollar amounts in thousands | (Column A) Managed Assets | | (Column B) Number of Managed Accounts | | |
|---|---|---|---|---|---|
| q. Investments of managed fiduciary accounts in advised or sponsored mutual funds | RCONJ311 | **NR** | RCONJ312 | **NR** | M.1.q. |

## Schedule RC-T - Fiduciary and Related Services

| Dollar amounts in thousands | (Column A) Number of Issues | | (Column B) Principal Amount Outstanding | | |
|---|---|---|---|---|---|
| 2. Corporate trust and agency accounts: | | | | | M.2. |
| a. Corporate and municipal trusteeships | RCONB927 | **NR** | RCONB928 | **NR** | M.2.a. |
| 1. Issues reported in Memorandum item 2.a that are in default | RCONJ313 | **NR** | RCONJ314 | **NR** | M2a1. |
| b. Transfer agent, registrar, paying agent, and other corporate agency | RCONB929 | **NR** | | | M.2.b. |

## Schedule RC-T - Fiduciary and Related Services

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

## 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. |
| | RIADB950 | RIADB951 | RIADB952 | |
| b. Employee benefit and retirement-related trust and agency accounts | **NR** | **NR** | **NR** | M.4.b. |
| | RIADB953 | RIADB954 | RIADB955 | |
| c. Investment management agency accounts | **NR** | **NR** | **NR** | M.4.c. |
| | RIADB956 | RIADB957 | RIADB958 | |
| d. Other fiduciary accounts and related services | **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** | 2.b. |
| | RCONK021 | RCONK022 | RCONK023 | |
| c. Commercial paper | **0** | **0** | **0** | 2.c. |
| | RCONK024 | RCONK025 | RCONK026 | |
| d. Other borrowed money (exclude commercial paper) | **0** | **0** | **0** | 2.d. |
| | RCONK027 | RCONK028 | RCONK029 | |
| e. Other liabilities | **0** | **0** | **0** | 2.e. |
| 3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above) | RCONK030 | RCONK031 | RCONK032 | |
| | **0** | **0** | **0** | 3. |
| 4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above) | RCONK033 | RCONK034 | RCONK035 | |
| | **0** | **0** | **0** | 4. |

## 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. |
| 12. Associated Company | | | 12. |
| 13. ATS Account | | | 13. |
| 14. Bankers Acceptances | | | 14. |
| a. Bank-Owned Life Insurance | | | 14.a. |
| 15. Banks, U.S. and Foreign | | | 15. |
| 16. Banks in Foreign Countries | | | 16. |
| 17. Bill-of-Lading Draft | | | 17. |
| 18. Borrowings and Deposits in Foreign Offices | | | 18. |
| 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. |
| 28. Changes in Accounting Principles | | | 28. |
| 29. Clearing Accounts | | | 29. |
| 30. Commercial Banks in the U.S. | | | 30. |
| 31. Commercial Letter of Credit | | | 31. |
| 32. Commercial Paper | | | 32. |
| 33. Commodity or Bill-of-Lading Draft | | | 33. |
| 34. Common Stock of Unconsolidated Subsidaries, Investments in | | | 34. |
| 35. Continuing Contract | | | 35. |
| 36. Corporate Joint Venture | | | 36. |
| 37. Corrections of Accounting Errors | | | 37. |
| 38. Coupon Stripping, Treasury Receipts, and STRIPS | | | 38. |
| 39. Custody Account | | | 39. |
| 40. Dealer Reserve Account | | | 40. |
| a. Deferred Compensation Agreements | | | 40.a. |
| 41. Deferred Income Taxes | | | 41. |
| a. Defined Benefit Postretirement Plans | | | 41.a. |
| 42. Demand Deposits | | | 42. |
| 43. Depository Institutions in the U.S. | | | 43. |
| 44. Deposits | | | 44. |
| 45. Derivative Contracts | | | 45. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Discounts | | | 45.a. |
| 46. Dividends | | | 46. |
| 47. Domestic Office | | | 47. |
| 48. Domicile | | | 48. |
| 49. Due Bills | | | 49. |
| 50. Edge and Agreement Corporation | | | 50. |
| a. Equity-Indexed Certificates of Deposit | | | 50.a. |
| 51. Equity Method of Accounting | | | 51. |
| 52. Extinguishments of Liabilities | | | 52. |
| 53. Extraordinary Items | | | 53. |
| 54. Fails | | | 54. |
| a. Fair Value | | | 54.a. |
| 55. Federal Funds Transactions | | | 55. |
| 56. Federally-Sponsored Lending Agency | | | 56. |
| 57. Fees, Loan | | | 57. |
| 58. Foreclosed Assets | | | 58. |
| 59. Foreign Banks | | | 59. |
| 60. Foreign Currency Transactions and Translation | | | 60. |
| 61. Foreign Debt Exchange Transactions | | | 61. |
| 62. Foreign Governments and Official Institutions | | | 62. |
| 63. Foreign Office | | | 63. |
| 64. Forward Contracts | | | 64. |
| 65. Functional Currency | | | 65. |
| 66. Futures Contracts | | | 66. |
| 67. Goodwill | | | 67. |
| 68. Hypothecated Deposit | | | 68. |
| 69. IBF | | | 69. |
| 70. Income Taxes | | | 70. |
| 71. Intangible Assets | | | 71. |
| 72. Interest-Bearing Account | | | 72. |
| 73. Interest Capitalization | | | 73. |
| 74. Interest Rate Swaps | | | 74. |
| 75. Internal-Use Computer Software | | | 75. |
| 76. International Banking Facility (IBF) | | | 76. |
| 77. Interoffice Accounts | | | 77. |
| 78. Investments in Common Stock of Unconsolidated Subsidiaries | | | 78. |
| 79. Joint Venture | | | 79. |
| 80. Lease Accounting | | | 80. |
| 81. Letter of Credit | | | 81. |
| 82. Limited-Life Preferred Stock | | | 82. |
| 83. Loan | | | 83. |
| 84. Loan Fees | | | 84. |
| 85. Loan Impairment | | | 85. |
| 86. Loan Secured by Real Estate | | | 86. |
| 87. Loss Contingencies | | | 87. |
| 88. Majority-Owned Subsidiary | | | 88. |
| 89. Mandatory Convertible Debt | | | 89. |
| 91. Mergers | | | 91. |
| 92. Money Market Deposit Account (MMDA) | | | 92. |
| 93. Nonaccrual Status | | | 93. |
| 94. Noninterest-Bearing Account | | | 94. |

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 95. Nontransaction Account | | | 95. |
| 96. NOW Account | | | 96. |
| 97. Offsetting | | | 97. |
| 98. One-Day Transaction | | | 98. |
| 99. Option | | | 99. |
| 100. Organization Costs | | | 100. |
| 101. Other Depository Institutions in the U.S. | | | 101. |
| 102. Other Real Estate Owned | | | 102. |
| 103. Overdraft | | | 103. |
| 104. Participations | | | 104. |
| 105. Participations in Acceptances | | | 105. |
| 106. Participations in Pools of Securities | | | 106. |
| 107. Pass-through Reserve Balances | | | 107. |
| 108. Perpetual Preferred Stock | | | 108. |
| 109. Placements and Takings | | | 109. |
| 110. Pooling of Interests | | | 110. |
| 111. Preauthorized Transfer Account | | | 111. |
| 112. Preferred Stock | | | 112. |
| 113. Premiums and Discounts | | | 113. |
| 114. Purchase Acquisition | | | 114. |
| a. Purchased Impaired Loans and Debt Securities | | | 114.a. |
| 115. Put Option | | | 115. |
| 116. Real Estate ADC Arrangements | | | 116. |
| 117. Real Estate, Loan Secured By | | | 117. |
| 118. Reciprocal Balances | | | 118. |
| 119. Renegotiated Troubled Debt | | | 119. |
| 120. Reorganizations | | | 120. |
| 121. Repurchase/Resale Agreements | | | 121. |
| 122. Reserve Balances, Pass-through | | | 122. |
| 123. Retail Sweep Arrangements | | | 123. |
| 124. Sales of Assets for Risk-Based Capital Purposes | | | 124. |
| 125. Savings Deposits | | | 125. |
| 126. Securities Activities | | | 126. |
| 127. Securities Borrowing/Lending Transactions | | | 127. |
| 128. Securities, Participations in Pools of | | | 128. |
| 129. Servicing Assets and Liabilities | | | 129. |
| 130. Settlement Date Accounting | | | 130. |
| 131. Shell Branches | | | 131. |
| 132. Short Position | | | 132. |
| 133. Significant Subsidary | | | 133. |
| 134. Standby Letter of Credit | | | 134. |
| 135. Start-Up Activities | | | 135. |
| 136. STRIPS | | | 136. |
| 137. Subordinated Notes and Debentures | | | 137. |
| 138. Subsidiaries | | | 138. |
| 139. Suspense Accounts | | | 139. |
| 140. Syndications | | | 140. |
| 141. Telephone Transfer Account | | | 141. |
| 142. Term Federal Funds | | | 142. |
| 143. Time Deposits | | | 143. |
| 144. Trade Date and Settlement Date Accounting | | | 144. |

| | Dollar amounts in thousands | | |
|---|---|---|---|
| 145. Trading Account | | | 145. |
| 146. Transction Account | | | 146. |
| 147. Transfers of Financial Assets | | | 147. |
| 148. Traveler's Letter of Credit | | | 148. |
| 149. Treasury Receipts | | | 149. |
| 150. Treasury Stock | | | 150. |
| 151. Troubled Debt Restructurings | | | 151. |
| 152. Trust Preferred Securities | | | 152. |
| 153. U.S. Banks | | | 153. |
| 154. U.S. Territories and Possessions | | | 154. |
| 155. Valuation Allowance | | | 155. |
| 156. When-Issued Securities Transactions | | | 156. |