Board of Governors of the Federal Reserve System
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency

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 Report Date	**12/31/2015**
Report Type	**041**
RSSD-ID	**853112**
FDIC Certificate Number	**9443**
OCC Charter Number	**0**
ABA Routing Number	**44109336**
Last updated on	**1/29/2016**

Federal Financial Institutions Examination Council

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

Report at the close of business December 31, 2015

(20151231)
(RCON 9999)

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

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

I, the undersigned CFO (o requivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

Date of Signiture

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data in to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at(888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number **9443** (RSSD 9050)

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

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

HEARTLAND BANK
Legal Title of Bank (RSSD 9017)

GAHANNA
City (RSSD 9130)

OH	**43230**
State Abbreviation (RSSD 9200)	Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF
Name (TEXT C490)

CONF
Title (TEXT C491)

CONF
E-mail Address (TEXT C492)

CONF
Area Code / Phone Number / Extension (TEXT C493)

CONF
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)

CONF
Title (TEXT C496)

CONF
E-mail Address (TEXT 4086)

CONF
Area Code / Phone Number / Extension (TEXT 8902)

CONF
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF
Name (TEXT C366)

CONF
Title (TEXT C367)

CONF
E-mail Address (TEXT C368)

CONF
Area Code / Phone Number / Extension (TEXT C369)

CONF
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)

CONF
Title (TEXT C372)

CONF
E-mail Address (TEXT C373)

CONF
Area Code / Phone Number / Extension (TEXT C374)

CONF
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

CONF
Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

CONF
Area Code / Phone Number / Extension (TEXT 8902)

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

CONF
Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

CONF
Area Code / Phone Number / Extension (TEXT C878)

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date	RCON9999	**20151231**	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) NR			1.a.1.
2. Title (TEXTC491) NR			1.a.2.
3. E-mail Address (TEXTC492) NR			1.a.3.
4. Telephone (TEXTC493) NR			1.a.4.
5. FAX (TEXTC494) NR			1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name (TEXTC495) NR			1.b.1.
2. Title (TEXTC496) NR			1.b.2.
3. E-mail Address (TEXT4086) NR			1.b.3.
4. Telephone (TEXT8902) NR			1.b.4.
5. FAX (TEXT9116) NR			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) NR			2.a.
b. E-mail Address (TEXTB926) NR			2.b.
c. Telephone (TEXTB963) NR			2.c.
d. FAX (TEXTB964) NR			2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name (TEXTC366) NR			3.a.1.
2. Title (TEXTC367) NR			3.a.2.
3. E-mail Address (TEXTC368) NR			3.a.3.
4. Telephone (TEXTC369) NR			3.a.4.
5. FAX (TEXTC370) NR			3.a.5.
b. Secondary Contact			3.b.

	Dollar amounts in thousands		
1. Name (TEXTC371) NR			3.b.1.
2. Title (TEXTC372) NR			3.b.2.
3. E-mail Address (TEXTC373) NR			3.b.3.
4. Telephone (TEXTC374) NR			3.b.4.
5. FAX (TEXTC375) NR			3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name (TEXTC437) NR			4.a.1.
2. Title (TEXTC438) NR			4.a.2.
3. E-mail Address (TEXTC439) NR			4.a.3.
4. Telephone (TEXTC440) NR			4.a.4.
b. Secondary Contact			4.b.
1. Name (TEXTC442) NR			4.b.1.
2. Title (TEXTC443) NR			4.b.2.
3. E-mail Address (TEXTC444) NR			4.b.3.
4. Telephone (TEXTC445) NR			4.b.4.
c. Third Contact			4.c.
1. Name (TEXTC870) NR			4.c.1.
2. Title (TEXTC871) NR			4.c.2.
3. E-mail Address (TEXTC872) NR			4.c.3.
4. Telephone (TEXTC873) NR			4.c.4.
d. Fourth Contact			4.d.
1. Name (TEXTC875) NR			4.d.1.
2. Title (TEXTC876) NR			4.d.2.
3. E-mail Address (TEXTC877) NR			4.d.3.
4. Telephone (TEXTC878) NR			4.d.4.

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

	Dollar amounts in thousands		
1. Comments?	RCON6979	**Yes**	1.
2. Bank Management Statement (TEXT6980) RI-5l. -Other non-interest income includes an $879,000 one-time benefit from life insurance proceeds.			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	**5,990**	1.a.1.a.
b. All other loans secured by real estate	RIAD4436	**15,686**	1.a.1.b.
2. Commercial and industrial loans	RIAD4012	**2,886**	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards	RIADB485	**252**	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RIADB486	**431**	1.a.3.b.
4. Loans to foreign governments and official institutions	RIAD4056	**0**	1.a.4.
5. All other loans	RIAD4058	**246**	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	**25,491**	1.a.6.
b. Income from lease financing receivables	RIAD4065	**0**	1.b.
c. Interest income on balances due from depository institutions	RIAD4115	**51**	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	**849**	1.d.1.
2. Mortgage-backed securities	RIADB489	**336**	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	**1,633**	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	**109**	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107	**28,469**	1.h.
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	**71**	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs)	RIAD0093	**181**	2.a.2.a.
b. Time deposits of $100,000 or more	RIADA517	**1,557**	2.a.2.b.
c. Time deposits of less than $100,000	RIADA518	**1,449**	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	**13**	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	**3,271**	2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	**25,198**	3.
4. Provision for loan and lease losses	RIAD4230	**760**	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	**0**	5.a.
b. Service charges on deposit accounts	RIAD4080	**1,151**	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	**360**	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	**79**	5.f.
g. Net securitization income	RIADB493	**0**	5.g.

Dollar amounts in thousands

h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases	RIAD5416	**163**	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	**2,465**	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	**4,223**	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	**18**	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits	RIAD4135	**10,328**	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	**1,826**	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	**5,168**	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	**17,322**	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	**11,357**	8.
9. Applicable income taxes (on item 8)	RIAD4302	**3,049**	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	**8,308**	10.
11. Extraordinary items and other adjustments, net of income taxes	RIAD4320	**0**	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	**8,308**	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	**0**	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	**8,308**	14.

Memoranda

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	**117**	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	**1,552**	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	**160**	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	**246**	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.

Dollar amounts in thousands

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.
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	**8,308**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	**114**	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	**2,333**	9.
10. Other comprehensive income	RIADB511	**-96**	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)	RIAD4415	**5,460**	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	**70,853**	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	**9**	RIAD5412	**16**	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	**16**	1.c.2.a.
b. Secured by junior liens	RIADC235	**1**	RIADC218	**0**	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RIAD3588	**0**	RIAD3589	**0**	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	**32**	RIADC896	**99**	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	**460**	RIAD4608	**140**	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards	RIADB514	**99**	RIADB515	**12**	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	**19**	RIADK206	**15**	5.c.
6. Loans to foreign governments and official institutions	RIAD4643	**0**	RIAD4627	**0**	6.
7. All other loans	RIAD4644	**35**	RIAD4628	**5**	7.
8. Lease financing receivables	RIAD4266	**0**	RIAD4267	**0**	8.
9. Total (sum of items 1 through 8)	RIAD4635	**700**	RIAD4605	**305**	9.

Memoranda

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

Memoranda

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	**305**	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	**700**	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	**760**	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	**5,716**	7.

Memoranda

1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	**0**	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	**NR**	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	**NR**	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).	RIADC781	**0**	M.4.

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

Dollar amounts in thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment 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	**49**	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	RIADC014	**935**	1.b.
c. Income and fees from automated teller machines (ATMs)	RIADC016	**93**	1.c.
d. Rent and other income from other real estate owned	RIAD4042	**0**	1.d.
e. Safe deposit box rent	RIADC015	**43**	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	**682**	1.g.
h. Gains on bargain purchases	RIADJ447	**0**	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
(TEXT4461) Miscellaneous	RIAD4461	**335**	1.i.1.
j. Disclose component and the dollar amount of that component:			1.j.
(TEXT4462) Heartland Rewards	RIAD4462	**65**	1.j.1.
k. Disclose component and the dollar amount of that component:			1.k.
(TEXT4463) Heartland Insurance	RIAD4463	**44**	1.k.1.
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	**690**	2.a.
b. Advertising and marketing expenses	RIAD0497	**546**	2.b.
c. Directors' fees	RIAD4136	**221**	2.c.
d. Printing, stationery, and supplies	RIADC018	**159**	2.d.
e. Postage	RIAD8403	**144**	2.e.
f. Legal fees and expenses	RIAD4141	**158**	2.f.
g. FDIC deposit insurance assessments	RIAD4146	**CONF**	2.g.
h. Accounting and auditing expenses	RIADF556	**176**	2.h.
i. Consulting and advisory expenses	RIADF557	**0**	2.i.
j. Automated teller machine (ATM) and interchange expenses	RIADF558	**632**	2.j.
k. Telecommunications expenses	RIADF559	**231**	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
(TEXT4464) Franchise Tax	RIAD4464	**424**	2.l.1.
m. Disclose component and the dollar amount of that component:			2.m.
(TEXT4467) Other Real Estate Expense	RIAD4467	**4**	2.m.1.
n. Disclose component and the dollar amount of that component:			2.n.
(TEXT4468) NR	RIAD4468	**0**	2.n.1.
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.
(TEXT4469) NR	RIAD4469	**0**	3.a.1.
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.
(TEXT4487) NR	RIAD4487	**0**	3.b.1.
3. Applicable income tax effect	RIAD4488	**0**	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component	TEXT4489		3.c.1.
2. Amount of component	RIAD4489	**0**	3.c.2.
3. Applicable income tax effect	RIAD4491	**0**	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.

Dollar amounts in thousands

(TEXTB526) NR	RIADB526	**0**	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	**0**	4.b.1.
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.
(TEXT4498) Subordinated Debt Offering	RIAD4498	**5,460**	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	**0**	5.b.1.
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.
(TEXT4521) NR	RIAD4521	**0**	6.a.1.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4522) NR	RIAD4522	**0**	6.b.1.
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			7.b.
(TEXT4769) NR			

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	**6,703**	1.a.
b. Interest-bearing balances	RCON0071	**30,096**	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754	**6,044**	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773	**114,640**	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	**546,674**	4.b.
c. LESS: Allowance for loan and lease losses	RCON3123	**5,716**	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529	**540,958**	4.d.
5. Trading assets (from Schedule RC-D)	RCON3545	**0**	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	**13,446**	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	**0**	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	**18**	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	**55**	10.b.
11. Other assets (from Schedule RC-F)	RCON2160	**17,512**	11.
12. Total assets (sum of items 1 through 11)	RCON2170	**729,472**	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	**625,271**	13.a.
1. Noninterest-bearing	RCON6631	**140,385**	13.a.1.
2. Interest-bearing	RCON6636	**484,886**	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	**29,150**	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	**4,198**	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	**658,619**	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	**9,718**	25.
26. Not available			26.
a. Retained earnings	RCON3632	**59,774**	26.a.
b. Accumulated other comprehensive income	RCONB530	**894**	26.b.
c. Other equity capital components	RCONA130	**0**	26.c.
27. Not available			27.

		Dollar amounts in thousands	
a. Total bank equity capital (sum of items 23 through 26.c)	RCON3210	**70,853**	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	**70,853**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	**729,472**	29.

Memoranda

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.
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	**3,249**	1.a.
b. Currency and coin	RCON0080	**1,989**	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	**1,464**	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	**30,096**	4.
5. Total	RCON0010	**36,798**	5.

Schedule RC-B - Securities

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
1. U.S. Treasury securities	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies	RCON1289	0	RCON1290	0	RCON1291	6,593	RCON1293	6,683	2.a.
b. Issued by U.S. Government-sponsored agencies	RCON1294	0	RCON1295	0	RCON1297	36,082	RCON1298	35,972	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	6,044	RCON8497	6,410	RCON8498	49,791	RCON8499	51,157	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA	RCONG300	0	RCONG301	0	RCONG302	9,016	RCONG303	8,836	4.a.1.
2. Issued by FNMA and FHLMC	RCONG304	0	RCONG305	0	RCONG306	11,279	RCONG307	11,442	4.a.2.
3. Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies	RCONG312	0	RCONG313	0	RCONG314	524	RCONG315	550	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4.c.1.a.
b. Other pass-through securities	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	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	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.2.a.
b. All other commercial MBS	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products:									5.b.
1. Cash	RCONG336	0	RCONG337	0	RCONG338	0	RCONG339	0	5.b.1.
2. Synthetic	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0	5.b.2.
3. Hybrid	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0	5.b.3.
6. Other debt securities:									6.
a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values					RCONA510	0	RCONA511	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	6,044	RCON1771	6,410	RCON1772	113,285	RCON1773	114,640	8.

Schedule RC-B - Securities

Memoranda

Dollar amounts in thousands

1. Pledged securities	RCON0416	**74,794**	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	**5,033**	M.2.a.1.
2. Over three months through 12 months	RCONA550	**2,083**	M.2.a.2.
3. Over one year through three years	RCONA551	**7,263**	M.2.a.3.
4. Over three years through five years	RCONA552	**6,869**	M.2.a.4.
5. Over five years through 15 years	RCONA553	**65,089**	M.2.a.5.
6. Over 15 years	RCONA554	**13,519**	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	**1,874**	M.2.b.1.
2. Over three months through 12 months	RCONA556	**2,167**	M.2.b.2.
3. Over one year through three years	RCONA557	**3,420**	M.2.b.3.
4. Over three years through five years	RCONA558	**785**	M.2.b.4.
5. Over five years through 15 years	RCONA559	**4,111**	M.2.b.5.
6. Over 15 years	RCONA560	**7,921**	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	**550**	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	**2,083**	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

Memoranda

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.
a. Credit card receivables	RCONB838	**NR**	RCONB839	**NR**	RCONB840	**NR**	RCONB841	**NR**	M5a.
b. Home equity lines	RCONB842	**NR**	RCONB843	**NR**	RCONB844	**NR**	RCONB845	**NR**	M5b.
c. Automobile loans	RCONB846	**NR**	RCONB847	**NR**	RCONB848	**NR**	RCONB849	**NR**	M5c.
d. Other consumer loans	RCONB850	**NR**	RCONB851	**NR**	RCONB852	**NR**	RCONB853	**NR**	M5d.
e. Commercial and industrial loans	RCONB854	**NR**	RCONB855	**NR**	RCONB856	**NR**	RCONB857	**NR**	M5e.
f. Other	RCONB858	**NR**	RCONB859	**NR**	RCONB860	**NR**	RCONB861	**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.
a. Trust preferred securities issued by financial institutions	RCONG348	**0**	RCONG349	**0**	RCONG350	**0**	RCONG351	**0**	M6a.
b. Trust preferred securities issued by real estate investment trusts	RCONG352	**0**	RCONG353	**0**	RCONG354	**0**	RCONG355	**0**	M6b.
c. Corporate and similar loans	RCONG356	**0**	RCONG357	**0**	RCONG358	**0**	RCONG359	**0**	M6c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG360	**0**	RCONG361	**0**	RCONG362	**0**	RCONG363	**0**	M6d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	**0**	RCONG365	**0**	RCONG366	**0**	RCONG367	**0**	M6e.
f. Diversified (mixed) pools of structured financial products	RCONG368	**0**	RCONG369	**0**	RCONG370	**0**	RCONG371	**0**	M6.f.
g. Other collateral or reference assets	RCONG372	**0**	RCONG373	**0**	RCONG374	**0**	RCONG375	**0**	M6g.

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	**4,757**	1.a.1.
2. Other construction loans and all land development and other land loans			RCONF159	**34,772**	1.a.2.
b. Secured by farmland (including farm residential and other improvements)			RCON1420	**8,189**	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	**19,858**	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens			RCON5367	**112,885**	1.c.2.a.
b. Secured by junior liens			RCON5368	**2,361**	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties			RCON1460	**25,795**	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	**150,927**	1.e.1.
2. Loans secured by other nonfarm nonresidential properties			RCONF161	**110,515**	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	**4,962**	3.
4. Commercial and industrial loans			RCON1766	**62,926**	4.
a. To U.S. addressees (domicile)	RCON1763	**62,926**			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	**3,167**	6.a.
b. Other revolving credit plans			RCONB539	**25**	6.b.
c. Automobile loans			RCONK137	**2,237**	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			RCONK207	**3,163**	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	**135**	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	**135**			9.b.2.
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	**546,674**	12.

Schedule RC-C Part I - Loans and Leases

Memoranda

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	**148**	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	**3,249**	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties	RCONK162	**314**	M.1.d.2.
e. Commercial and industrial loans	RCONK256	**0**	M.1.e.
1. To U.S. addressees (domicile)	RCONK163	**0**	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	**10,327**	M.2.a.1.
2. Over three months through 12 months	RCONA565	**11,810**	M.2.a.2.
3. Over one year through three years	RCONA566	**6,888**	M.2.a.3.
4. Over three years through five years	RCONA567	**5,906**	M.2.a.4.
5. Over five years through 15 years	RCONA568	**47,321**	M.2.a.5.
6. Over 15 years	RCONA569	**30,062**	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less	RCONA570	**72,796**	M.2.b.1.
2. Over three months through 12 months	RCONA571	**59,772**	M.2.b.2.
3. Over one year through three years	RCONA572	**56,190**	M.2.b.3.
4. Over three years through five years	RCONA573	**51,207**	M.2.b.4.
5. Over five years through 15 years	RCONA574	**162,126**	M.2.b.5.
6. Over 15 years	RCONA575	**28,949**	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	**64,621**	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	**48,641**	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.

Memoranda

Dollar amounts in thousands

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	**995**	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.
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.

Memoranda

Dollar amounts in thousands			
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

Memoranda

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

Schedule RC-C Part I - Loans and Leases

Memoranda

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.
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	**203,853**	M.14.
15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	**0**	M.15.a.1.
2. Proprietary reverse mortgages	RCONJ467	**0**	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	**0**	M.15.b.1.
2. Proprietary reverse mortgages	RCONJ469	**0**	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	**0**	M.15.c.1.
2. Proprietary reverse mortgages	RCONJ471	**0**	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	**3,769**	3.a.
b. With original amounts of more than $100,000 through $250,000	RCON5566	**154**	RCON5567	**21,432**	3.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5568	**209**	RCON5569	**91,641**	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	**289**	RCON5571	**8,698**	4.a.
b. With original amounts of more than $100,000 through $250,000	RCON5572	**85**	RCON5573	**10,402**	4.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5574	**56**	RCON5575	**19,682**	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	**5**	RCON5579	**227**	7.a.
b. With original amounts of more than $100,000 through $250,000	RCON5580	**10**	RCON5581	**582**	7.b.
c. With original amounts of more than $250,000 through $500,000	RCON5582	**11**	RCON5583	**2,227**	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	**57**	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	**1,117**	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.
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.

Memoranda

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.

Dollar amounts in thousands

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.
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.
(TEXTF655) NR	RCONF655	**NR**	M.9.a.1.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component	TEXTF656		M.9.b.1.
2. Amount of component	RCONF656	**NR**	M.9.b.2.

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component	TEXTF657		M.9.c.1.
2. Amount of component	RCONF657	**NR**	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
(TEXTF658) NR	RCONF658	**NR**	M.10.a.1.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component	TEXTF659		M.10.b.1.
2. Amount of component	RCONF659	**NR**	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component	TEXTF660		M.10.c.1.
2. Amount of component	RCONF660	**NR**	M.10.c.2.

Schedule RC-E - Deposit Liabilities

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	**201,357**			RCONB550	**364,631**	1.
2. U.S. Government	RCON2202	**0**			RCON2520	**0**	2.
3. States and political subdivisions in the U.S.	RCON2203	**11,756**			RCON2530	**47,527**	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	**0**			RCONB552	**0**	4.
5. Banks in foreign countries	RCON2213	**0**			RCON2236	**0**	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	**0**			RCON2377	**0**	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	**213,113**	RCON2210	**141,125**	RCON2385	**412,158**	7.

Schedule RC-E - Deposit Liabilities

Memoranda

		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	**30,657**	M.1.a.
b. Total brokered deposits	RCON2365	**10,006**	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	**10,006**	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	**10,006**	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	**38,098**	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	**88,296**	M.2.a.1.
2. Other savings deposits (excludes MMDAs)	RCON0352	**59,216**	M.2.a.2.
b. Total time deposits of less than $100,000	RCON6648	**126,825**	M.2.b.
c. Total time deposits of $100,000 through $250,000	RCONJ473	**90,362**	M.2.c.
d. Total time deposits of more than $250,000	RCONJ474	**47,460**	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	**12,472**	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	**11,360**	M.3.a.1.
2. Over three months through 12 months	RCONA580	**54,742**	M.3.a.2.
3. Over one year through three years	RCONA581	**49,091**	M.3.a.3.
4. Over three years	RCONA582	**11,632**	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	**66,102**	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	**23,965**	M.4.a.1.
2. Over three months through 12 months	RCONA585	**54,312**	M.4.a.2.
3. Over one year through three years	RCONA586	**46,722**	M.4.a.3.
4. Over three years	RCONA587	**12,823**	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	**41,749**	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	**36,528**	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.

Memoranda

		Dollar amounts in thousands	
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	**1,958**	1.
2. Net deferred tax assets	RCON2148	**1,685**	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	**2,564**	5.a.
b. Separate account life insurance assets	RCONK202	**0**	5.b.
c. Hybrid account life insurance assets	RCONK270	**6,764**	5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	RCON2168	**1,839**	6.
a. Prepaid expenses	RCON2166	**337**	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.
(TEXT3549) Accounts Receivable Insurance Proceeds	RCON3549	**1,011**	6.g.1.
h. Disclose component and the dollar amount of that component:			6.h.
(TEXT3550) NR	RCON3550	**0**	6.h.1.
i. Disclose component and the dollar amount of that component:			6.i.
(TEXT3551) NR	RCON3551	**0**	6.i.1.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	**17,512**	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits	RCON3645	**106**	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	**3,664**	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	**428**	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.
(TEXT3552) Trade Date Security	RCON3552	**428**	4.e.1.
f. Disclose component and the dollar amount of that component:			4.f.
(TEXT3553) NR	RCON3553	**0**	4.f.1.
g. Disclose component and the dollar amount of that component:			4.g.
(TEXT3554) NR	RCON3554	**0**	4.g.1.
5. Total	RCON2930	**4,198**	5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions	RCON3381	**21,358**	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RCONB558	**41,842**	2.
3. Mortgage-backed securities	RCONB559	**19,786**	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	**54,155**	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	**0**	5.
6. Loans:			6.
a. Total loans	RCON3360	**540,956**	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties	RCON3465	**137,951**	6.b.1.
2. All other loans secured by real estate	RCON3466	**326,184**	6.b.2.
c. Commercial and industrial loans	RCON3387	**63,917**	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards	RCONB561	**3,021**	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	**5,387**	6.d.2.
7. Trading assets	RCON3401	**0**	7.
8. Lease financing receivables (net of unearned income)	RCON3484	**0**	8.
9. Total assets	RCON3368	**710,385**	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	**72,933**	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs)	RCONB563	**145,244**	11.a.
b. Time deposits of $100,000 or more	RCONA514	**141,505**	11.b.
c. Time deposits of less than $100,000	RCONA529	**127,890**	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	**25,329**	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	**0**	13.

Memoranda

1. Loans to finance agricultural production and other loans to farmers	RCON3386	**5,142**	M.1.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines	RCON3814	**23,293**	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ477	**0**	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ478	**0**	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)	RCON3815	**10,653**	1.b.
1. Unused consumer credit card lines	RCONJ455	**8,295**	1.b.1.
2. Other unused credit card lines	RCONJ456	**2,358**	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments	RCONF164	**11,242**	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments	RCONF165	**39,913**	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	**14,778**	1.e.1.
2. Loans to financial institutions	RCONJ458	**0**	1.e.2.
3. All other unused commitments	RCONJ459	**10,119**	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	**519**	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.
a. Investment grade	RCONG406	**0**	RCONG407	**0**	RCONG408	**0**	7.d.1.a.
b. Subinvestment grade	RCONG409	**0**	RCONG410	**0**	RCONG411	**0**	7.d.1.b.
2. Purchased credit protection:							7.d.2.
a. Investment grade	RCONG412	**0**	RCONG413	**0**	RCONG414	**0**	7.d.2.a.
b. Subinvestment grade	RCONG415	**0**	RCONG416	**0**	RCONG417	**0**	7.d.2.b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts	RCON8765	**0**	8.
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.
(TEXT3555) NR	RCON3555	**0**	9.d.1.
e. Disclose component and the dollar amount of that component:			9.e.
(TEXT3556) NR	RCON3556	**0**	9.e.1.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component	TEXT3557		9.f.1.
2. Amount of component	RCON3557	**0**	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON5591	**0**	10.
a. Commitments to sell when-issued securities	RCON3435	**0**	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
(TEXT5592) NR	RCON5592	**0**	10.b.1.
c. Disclose component and the dollar amount of that component:			10.c.
(TEXT5593) NR	RCON5593	**0**	10.c.1.
d. Disclose component and the dollar amount of that component:			10.d.
(TEXT5594) NR	RCON5594	**0**	10.d.1.
e. Disclose component and the dollar amount of that component:			10.e.
(TEXT5595) NR	RCON5595	**0**	10.e.1.
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.
a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.
b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12c1.
2. Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0	12d1.
2. Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12d2.
e. Swaps	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	0							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0	15a1.
2. Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0	15b1.
2. Gross negative fair value	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0	15b2.

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.
	RCONG438	RCONG439	RCONG440	RCONG441	RCONG442	
4. U.S. Government agency and U.S. Government-sponsored agency debt securities	**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	**26,776**	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	**5**	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets	RCON3164	**55**	2.a.
1. Estimated fair value of mortgage servicing assets	RCONA590	**55**	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	**55**	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):			8.a.
(TEXT4087) www.heartlandbank.com			
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			8.b.1.
NR			
2. URL 2			8.b.2.
NR			
3. URL 3			8.b.3.
NR			

Dollar amounts in thousands

4. URL 4 NR			8.b.4.
5. URL 5 NR			8.b.5.
6. URL 6 NR			8.b.6.
7. URL 7 NR			8.b.7.
8. URL 8 NR			8.b.8.
9. URL 9 NR			8.b.9.
10. URL 10 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 NR			8.c.1.
2. Trade name 2 NR			8.c.2.
3. Trade name 3 NR			8.c.3.
4. Trade name 4 NR			8.c.4.
5. Trade name 5 NR			8.c.5.
6. Trade name 6 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**	13.a.1.a.1.
2. Other construction loans and all land development and other land loans	RCONK170	**0**	13.a.1.a.2.
b. Secured by farmland	RCONK171	**0**	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172	**0**	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens	RCONK173	**0**	13.a.1.c.2.a.
b. Secured by junior liens	RCONK174	**0**	13.a.1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCONK175	**0**	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	**0**	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCONK177	**0**	13.a.1.e.2.
2. Not applicable			13.a.2.
3. Commercial and industrial loans	RCONK179	**0**	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards	RCONK180	**0**	13.a.4.a.

		Dollar amounts in thousands	
b. Automobile loans	RCONK181	0	13.a.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK182	0	13.a.4.c.
5. All other loans and all leases	RCONK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks	RCONK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions	RCONK185	0	13.a.5.b.
c. Other loans	RCONK186	0	13.a.5.c.
1. Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above	RCONK178	0	13.a.5.c.1.
d. Lease financing receivables	RCONK273	0	13.a.5.d.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land	RCONK187	0	13.b.1.
2. Farmland	RCONK188	0	13.b.2.
3. 1-4 family residential properties	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties	RCONK191	0	13.b.5.
6. Not applicable			13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	RCONK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries	RCONK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers	RCONN517	Yes	16.a.1.
2. International ACH transactions	RCONN518	No	16.a.2.
3. Other proprietary services operated by your institution	RCONN519	No	16.a.3.
4. Other proprietary services operated by another party	RCONN520	No	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	RCONN521	NR	16.b.
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCONN522	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers	RCONN523	NR	16.d.1.
2. Estimated dollar value of international remittance transfers	RCONN524	NR	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception	RCONN527	NR	16.d.3.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans:							1.a.
1. 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	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	RCON5398	38	RCON5399	0	RCON5400	52	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens	RCONC236	807	RCONC237	49	RCONC229	571	1.c.2.a.
b. Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	315	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	1,380	RCONF180	1,327	RCONF182	666	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	437	RCONF183	710	1.e.2.
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans	RCON1606	209	RCON1607	107	RCON1608	953	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards	RCONB575	22	RCONB576	0	RCONB577	23	5.a.
b. Automobile loans	RCONK213	2	RCONK214	0	RCONK215	7	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216	0	RCONK217	0	RCONK218	23	5.c.
6. Loans to foreign governments and official institutions	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	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	0	RCONK037	493	RCONK038	749	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	RCONK039	0	RCONK040	345	RCONK041	459	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCONK042	0	RCONK043	0	RCONK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							11.
a. Loans secured by real estate:							11.a.
1. Construction, land development, and other land loans:							11.a.1.
a. 1-4 family residential construction loans	RCONK045	0	RCONK046	0	RCONK047	0	11.a.1.a.
b. Other construction loans and all land development and other land loans	RCONK048	0	RCONK049	0	RCONK050	0	11.a.1.b.
2. Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	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	0	RCONK055	0	RCONK056	0	11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:							11.a.3.b.
1. Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	11.a.3.b.1.
2. Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	11.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0	11.a.4.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
5. Secured by nonfarm nonresidential properties:							11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	**0**	RCONK067	**0**	RCONK068	**0**	11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties	RCONK069	**0**	RCONK070	**0**	RCONK071	**0**	11.a.5.b.
b. Not applicable							11.b.
c. Commercial and industrial loans	RCONK075	**0**	RCONK076	**0**	RCONK077	**0**	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							11.d.
1. Credit cards	RCONK078	**0**	RCONK079	**0**	RCONK080	**0**	11.d.1.
2. Automobile loans	RCONK081	**0**	RCONK082	**0**	RCONK083	**0**	11.d.2.
3. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK084	**0**	RCONK085	**0**	RCONK086	**0**	11.d.3.
e. All other loans and all leases	RCONK087	**0**	RCONK088	**0**	RCONK089	**0**	11.e.
1. Loans to depository institutions and acceptances of other banks	RCONK091	**0**	RCONK092	**0**	RCONK093	**0**	11.e.1.
2. Loans to foreign governments and official institutions	RCONK095	**0**	RCONK096	**0**	RCONK097	**0**	11.e.2.
3. Other loans	RCONK099	**0**	RCONK100	**0**	RCONK101	**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	**0**	RCONK073	**0**	RCONK074	**0**	11.e.3.a.
4. Lease financing receivables	RCONK269	**0**	RCONK271	**0**	RCONK272	**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	**0**	RCONK103	**0**	RCONK104	**0**	11.f.

Memoranda

1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans	RCONK105	**0**	RCONK106	**0**	RCONK107	**0**	M.1.a.1.
2. Other construction loans and all land development and other land loans	RCONK108	**0**	RCONK109	**0**	RCONK110	**0**	M.1.a.2.
b. Loans secured by 1-4 family residential properties	RCONF661	**453**	RCONF662	**49**	RCONF663	**308**	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK111	**0**	RCONK112	**0**	RCONK113	**0**	M.1.c.
d. Secured by nonfarm nonresidential properties:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	**0**	RCONK115	**755**	RCONK116	**327**	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties	RCONK117	**0**	RCONK118	**0**	RCONK119	**0**	M.1.d.2.
e. Commercial and industrial loans	RCONK257	**173**	RCONK258	**0**	RCONK259	**86**	M.1.e.
1. To U.S. addressees (domicile)	RCONK120	**173**	RCONK121	**0**	RCONK122	**86**	M.1.e.1.
2. To non-U.S. addressees (domicile)	RCONK123	**0**	RCONK124	**0**	RCONK125	**0**	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK126	**0**	RCONK127	**0**	RCONK128	**0**	M.1.f.
1. Loans secured by farmland	RCONK130	**0**	RCONK131	**0**	RCONK132	**0**	M.1.f.1.
2. Loans to depository institutions and acceptances of other banks	RCONK134	**0**	RCONK135	**0**	RCONK136	**0**	M.1.f.2.
3. Not applicable							M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:							M.1.f.4.
a. Credit cards	RCONK274	**0**	RCONK275	**0**	RCONK276	**0**	M.1.f.4.a.
b. Automobile loans	RCONK277	**0**	RCONK278	**0**	RCONK279	**0**	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280	**0**	RCONK281	**0**	RCONK282	**0**	M.1.f.4.c.
5. Loans to foreign governments and official institutions	RCONK283	**0**	RCONK284	**0**	RCONK285	**0**	M.1.f.5.
6. Other loans	RCONK286	**0**	RCONK287	**0**	RCONK288	**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	**0**	RCONK139	**0**	RCONK140	**0**	M.1.f.6.a.

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		
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	0	RCON6559	0	RCON6560	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	0	RCON1249	0	RCON1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	0	RCON1255	0	RCON1256	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	0	RCON1597	0	RCON1583	0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							M.5.
a. Loans and leases held for sale	RCONC240	0	RCONC241	0	RCONC226	0	M.5.a.
b. Loans measured at fair value:							M.5.b.
1. Fair value	RCONF664	0	RCONF665	0	RCONF666	0	M5b1.
2. Unpaid principal balance	RCONF667	0	RCONF668	0	RCONF669	0	M5b2.

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

Memoranda

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

Memoranda

Dollar amounts in thousands			
7. Additions to nonaccrual assets during the quarter	RCONC410	563	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

Memoranda

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.
a. Outstanding balance	RCONL183	0	RCONL184	0	RCONL185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	RCONL186	0	RCONL187	0	RCONL188	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	**625,377**	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	**710,385**	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	**66,447**	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.
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.

Memoranda

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	**411,422**	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF050	**24320**	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	**179,994**	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF052	**276**	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	**31,401**	M.1.c.1.
2. Number of retirement deposit accounts of $250,000 or less	RCONF046	**1368**	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	**2,559**	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.
(TEXTA545) NR	RCONA545	**0**	M.3.a.

Dollar amounts in thousands

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.
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
e. Credit cards	RCONN040	RCONN041	RCONN042	RCONN043	RCONN044	RCONN045	RCONN046	RCONN047	RCONN048	RCONN049	RCONN050	RCONN051	RCONN052	RCONN053	RCONN054	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M18e
f. Automobile loans	RCONN055	RCONN056	RCONN057	RCONN058	RCONN059	RCONN060	RCONN061	RCONN062	RCONN063	RCONN064	RCONN065	RCONN066	RCONN067	RCONN068	RCONN069	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M18f
g. Student loans	RCONN070	RCONN071	RCONN072	RCONN073	RCONN074	RCONN075	RCONN076	RCONN077	RCONN078	RCONN079	RCONN080	RCONN081	RCONN082	RCONN083	RCONN084	
	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
i. Consumer leases	RCONN100	RCONN101	RCONN102	RCONN103	RCONN104	RCONN105	RCONN106	RCONN107	RCONN108	RCONN109	RCONN110	RCONN111	RCONN112	RCONN113	RCONN114	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M18i
j. Total	RCONN115	RCONN116	RCONN117	RCONN118	RCONN119	RCONN120	RCONN121	RCONN122	RCONN123	RCONN124	RCONN125	RCONN126	RCONN127	RCONN128		
	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	**114,640**	**0**	**0**	**114,640**	**0**	1.
	RCONG478	RCONG479	RCONG480	RCONG481	RCONG482	
2. Federal funds sold and securities purchased under agreements to resell	**0**	**0**	**0**	**0**	**0**	2.

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	
	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.
	RCONG502	RCONG503	RCONG504	RCONG505	RCONG506	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	**114,640**	**0**	**0**	**114,640**	**0**	7.
	RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	
8. Deposits	**0**	**0**	**0**	**0**	**0**	8.
	RCONG507	RCONG508	RCONG509	RCONG510	RCONG511	
9. Federal funds purchased and securities sold under agreements to repurchase	**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.
	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.
	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	**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

Memoranda

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

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

Memoranda

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

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

Memoranda

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

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

Memoranda

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

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

Memoranda

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			M.2.c.
1. Describe component			M.2.c.1.
(TEXTG571) NR			

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

Memoranda

Dollar amounts in thousands			
d. Disclose component and the dollar amount of that component:			M.2.d.
1. Describe component			M.2.d.1.
(TEXTG576) NR			

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

Memoranda

Dollar amounts in thousands			
e. Disclose component and the dollar amount of that component:			M.2.e.
1. Describe component			M.2.e.1.
(TEXTG581) NR			

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

Memoranda

Dollar amounts in thousands			
f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component	TEXTG586		M.2.f.1.

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

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	**10,185**	1.
2. Retained earnings	RCON3632	**59,774**	2.
3. Accumulated other comprehensive income (AOCI)	RCOAB530	**894**	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	**70,853**	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	**894**	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	**69,959**	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.
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	**69,959**	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	**69,959**	26.

Dollar amounts in thousands			
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	**5,716**	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	**5,716**	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	**5,716**	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	**75,675**	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	**710,385**	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	**710,385**	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCOAA223	**547,658**	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	**12.77%**	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	**12.77%**	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	**13.82%**	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	**9.85%**	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%	
	RCOND957	RCONS396	RCOND958				RCOND959	RCONS397	RCOND960	RCONS398	
1. Cash and balances due from depository institutions	**36,799**	**0**	**32,631**				**4,168**	**0**	**0**	**0**	1.
2. Securities:											2.
	RCOND961	RCONS399	RCOND962				RCOND963	RCOND964	RCOND965	RCONS400	
a. Held-to-maturity securities	**6,044**	**0**	**0**				**5,454**	**590**	**0**	**0**	2.a.
	RCOND966	RCONS402	RCOND967				RCOND968	RCOND969	RCOND970	RCONS403	
b. Available-for-sale securities	**114,640**	**1,355**	**15,609**				**94,906**	**2,770**	**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.
	RCONH171	RCONH172									
b. Securities purchased under agreements to resell	**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.
	RCONS419	RCONS420	RCONH174				RCONH175	RCONH176	RCONH177	RCONS421	
b. High volatility commercial real estate exposures	**0**	**0**	**0**				**0**	**0**	**0**	**0**	4.b.
	RCONS423	RCONS424	RCONS425				RCONS426	RCONS427	RCONS428	RCONS429	
c. Exposures past due 90 days or more or on nonaccrual	**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.

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	
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.
								RCONH275	RCONH276	
b. High volatility commercial real estate exposures.....								**0**	**0**	4.b.
								RCONH277	RCONH278	
c. Exposures past due 90 days or more or on nonaccrual.....								**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	**157,360**	**0**	**24**				**974**	**133,835**	**22,527**		5.a.
	RCONS445	RCONS446	RCONH179				RCONH180	RCONH181	RCONH182	RCONS447	
b. High volatility commercial real estate exposures	**1,371**	**0**	**0**				**0**	**0**	**0**	**1,371**	5.b.
	RCONS449	RCONS450	RCONS451				RCONS452	RCONS453	RCONS454	RCONS455	
c. Exposures past due 90 days or more or on nonaccrual	**4,253**	**0**	**160**				**495**	**0**	**0**	**3,598**	5.c.
	RCONS457	RCONS458	RCONS459				RCONS460	RCONS461	RCONS462	RCONS463	
d. All other exposures	**383,690**	**0**	**2,164**				**16,362**	**0**	**365,164**	**0**	5.d.
	RCON3123	RCON3123									
6. LESS: Allowance for loan and lease losses	**5,716**	**5,716**									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	**31,031**	**0**	**65**				**3,173**	**249**	**20,780**	**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								**6,764**	**6,764**	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	**729,472**	**-4,361**	**50,653**				**125,532**	**137,444**	**408,471**	**4,969**	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**	**6,764**	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.
	RCOND997	RCOND998	RCOND999				RCONG603	RCONG604	RCONG605	RCONS512	
13. Performance standby letters of credit and transaction-related contingent items	**519**	**260**	**0**				**0**	**0**	**260**	**0**	13.
	RCONG606	RCONG607	RCONG608				RCONG609	RCONG610	RCONG611	RCONS513	
14. Commercial and similar letters of credit with an original maturity of one year or less	**0**	**0**	**0**				**0**	**0**	**0**	**0**	14.
	RCONG612	RCONG613	RCONG614				RCONG615	RCONG616	RCONG617	RCONS514	
15. Retained recourse on small business obligations sold with recourse	**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	**30,406**	**30,406**	**29,150**	**0**	**0**		**0**	**0**	**1,256**	**0**	16.
	RCONG618	RCONG619	RCONG620				RCONG621	RCONG622	RCONG623	RCONS524	
17. All other off-balance sheet liabilities	**0**	**0**	**0**				**0**	**0**	**0**	**0**	17.
18. Unused commitments:											18.
	RCONS525	RCONS526	RCONS527				RCONS528	RCONS529	RCONS530	RCONS531	
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	**84,580**	**16,916**	**0**				**0**	**0**	**16,916**	**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	**25,418**	**12,709**	**0**				**0**	**0**	**12,709**	**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.
				RCONH303	RCONH304	
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits				**0**	**0**	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
				RCONH307	RCONH308	
c. Original maturity exceeding one year				**0**	**0**	18.c.
19. Unconditionally cancelable commitments						19.
				RCONH309	RCONH310	
20. Over-the-counter derivatives				**0**	**0**	20.
21. Centrally cleared derivatives						21.
	RCONH198	RCONH199	RCONH200			
22. Unsettled transactions (failed trades)	**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	
	79,803	**0**	**0**	**0**	**125,532**	**137,444**	**439,612**	**4,969**	23.
24. Risk weight factor									
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**	**25,106**	**68,722**	**439,612**	**7,454**	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	RCONS564	RCONS565	RCONS566	RCONS567	RCONS568	
		0	**0**	**0**	**0**	**0**	**0**	23.
24. Risk weight factor								
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONS574	RCONS575	RCONS576	RCONS577	RCONS578	RCONS579	
		0	**0**	**0**	**0**	**0**	**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	**547,658**	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	**547,658**	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	**547,658**	31.

Memoranda

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

Memoranda

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.
a. Interest rate	RCONS582	**0**	RCONS583	**0**	RCONS584	**0**	M.2.a.
b. Foreign exchange rate and gold	RCONS585	**0**	RCONS586	**0**	RCONS587	**0**	M.2.b.
c. Credit (investment grade reference asset)	RCONS588	**0**	RCONS589	**0**	RCONS590	**0**	M.2.c.
d. Credit (non-investment grade reference asset)	RCONS591	**0**	RCONS592	**0**	RCONS593	**0**	M.2.d.
e. Equity	RCONS594	**0**	RCONS595	**0**	RCONS596	**0**	M.2.e.
f. Precious metals (except gold)	RCONS597	**0**	RCONS598	**0**	RCONS599	**0**	M.2.f.
g. Other	RCONS600	**0**	RCONS601	**0**	RCONS602	**0**	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate	RCONS603	**0**	RCONS604	**0**	RCONS605	**0**	M.3.a.
b. Foreign exchange rate and gold	RCONS606	**0**	RCONS607	**0**	RCONS608	**0**	M.3.b.
c. Credit (investment grade reference asset)	RCONS609	**0**	RCONS610	**0**	RCONS611	**0**	M.3.c.
d. Credit (non-investment grade reference asset)	RCONS612	**0**	RCONS613	**0**	RCONS614	**0**	M.3.d.
e. Equity	RCONS615	**0**	RCONS616	**0**	RCONS617	**0**	M.3.e.
f. Precious metals (except gold)	RCONS618	**0**	RCONS619	**0**	RCONS620	**0**	M.3.f.
g. Other	RCONS621	**0**	RCONS622	**0**	RCONS623	**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.
b. Loans (included in Schedule RC-C)		RCONB500	RCONB501			RCONB502		
		0	**0**			**0**		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
								7.

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	
		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

Memoranda

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	**6,223**	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		
4. Personal trust and agency accounts	RCONB868	**NR**	RCONB869	**NR**	RCONB870	**NR**	RCONB871	**NR**	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution	RCONB872	**NR**	RCONB873	**NR**	RCONB874	**NR**	RCONB875	**NR**	5.a.
b. Employee benefit - defined benefit	RCONB876	**NR**	RCONB877	**NR**	RCONB878	**NR**	RCONB879	**NR**	5.b.
c. Other employee benefit and retirement-related accounts	RCONB880	**NR**	RCONB881	**NR**	RCONB882	**NR**	RCONB883	**NR**	5.c.
6. Corporate trust and agency accounts	RCONB884	**NR**	RCONB885	**NR**	RCONC001	**NR**	RCONC002	**NR**	6.
7. Investment management and investment advisory agency accounts	RCONB886	**NR**	RCONJ253	**NR**	RCONB888	**NR**	RCONJ254	**NR**	7.
8. Foundation and endowment trust and agency accounts	RCONJ255	**NR**	RCONJ256	**NR**	RCONJ257	**NR**	RCONJ258	**NR**	8.
9. Other fiduciary accounts	RCONB890	**NR**	RCONB891	**NR**	RCONB892	**NR**	RCONB893	**NR**	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894	**NR**	RCONB895	**NR**	RCONB896	**NR**	RCONB897	**NR**	10.
11. Custody and safekeeping accounts			RCONB898	**NR**			RCONB899	**NR**	11.
12. Not applicable									12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259	**NR**	RCONJ260	**NR**	RCONJ261	**NR**	RCONJ262	**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

Memoranda

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits	RCONJ263	**NR**	RCONJ264	**NR**	RCONJ265	**NR**	M.1.a.
b. Interest-bearing deposits	RCONJ266	**NR**	RCONJ267	**NR**	RCONJ268	**NR**	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCONJ269	**NR**	RCONJ270	**NR**	RCONJ271	**NR**	M.1.c.
d. State, county, and municipal obligations	RCONJ272	**NR**	RCONJ273	**NR**	RCONJ274	**NR**	M.1.d.
e. Money market mutual funds	RCONJ275	**NR**	RCONJ276	**NR**	RCONJ277	**NR**	M.1.e.
f. Equity mutual funds	RCONJ278	**NR**	RCONJ279	**NR**	RCONJ280	**NR**	M.1.f.
g. Other mutual funds	RCONJ281	**NR**	RCONJ282	**NR**	RCONJ283	**NR**	M.1.g.
h. Common trust funds and collective investment funds	RCONJ284	**NR**	RCONJ285	**NR**	RCONJ286	**NR**	M.1.h.
i. Other short-term obligations	RCONJ287	**NR**	RCONJ288	**NR**	RCONJ289	**NR**	M.1.i.
j. Other notes and bonds	RCONJ290	**NR**	RCONJ291	**NR**	RCONJ292	**NR**	M.1.j.
k. Investments in unregistered funds and private equity investments	RCONJ293	**NR**	RCONJ294	**NR**	RCONJ295	**NR**	M.1.k.
l. Other common and preferred stocks	RCONJ296	**NR**	RCONJ297	**NR**	RCONJ298	**NR**	M.1.l.
m. Real estate mortgages	RCONJ299	**NR**	RCONJ300	**NR**	RCONJ301	**NR**	M.1m.
n. Real estate	RCONJ302	**NR**	RCONJ303	**NR**	RCONJ304	**NR**	M.1.n.
o. Miscellaneous assets	RCONJ305	**NR**	RCONJ306	**NR**	RCONJ307	**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	**NR**	RCONJ309	**NR**	RCONJ310	**NR**	M.1.p.

Schedule RC-T - Fiduciary and Related Services

Memoranda

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

Memoranda

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	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	NR			M.2.b.

Schedule RC-T - Fiduciary and Related Services

Memoranda

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

Memoranda

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							M.4.
a. Personal trust and agency accounts	RIADB947	NR	RIADB948	NR	RIADB949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	RIADB950	NR	RIADB951	NR	RIADB952	NR	M.4.b.
c. Investment management agency accounts	RIADB953	NR	RIADB954	NR	RIADB955	NR	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	NR	RIADB957	NR	RIADB958	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	NR	RIADB960	NR	RIADB961	NR	M.4.e.

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							1.
a. Cash and balances due from depository institutions	RCONJ981	**0**	RCONJ982	**0**	RCONJ983	**0**	1.a.
b. Held-to-maturity securities	RCONJ984	**0**	RCONJ985	**0**	RCONJ986	**0**	1.b.
c. Available-for-sale securities	RCONJ987	**0**	RCONJ988	**0**	RCONJ989	**0**	1.c.
d. Securities purchased under agreements to resell	RCONJ990	**0**	RCONJ991	**0**	RCONJ992	**0**	1.d.
e. Loans and leases held for sale	RCONJ993	**0**	RCONJ994	**0**	RCONJ995	**0**	1.e.
f. Loans and leases, net of unearned income	RCONJ996	**0**	RCONJ997	**0**	RCONJ998	**0**	1.f.
g. Less: Allowance for loan and lease losses	RCONJ999	**0**	RCONK001	**0**	RCONK002	**0**	1.g.
h. Trading assets (other than derivatives)	RCONK003	**0**	RCONK004	**0**	RCONK005	**0**	1.h.
i. Derivative trading assets	RCONK006	**0**	RCONK007	**0**	RCONK008	**0**	1.i.
j. Other real estate owned	RCONK009	**0**	RCONK010	**0**	RCONK011	**0**	1.j.
k. Other assets	RCONK012	**0**	RCONK013	**0**	RCONK014	**0**	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							2.
a. Securities sold under agreements to repurchase	RCONK015	**0**	RCONK016	**0**	RCONK017	**0**	2.a.
b. Derivative trading liabilities	RCONK018	**0**	RCONK019	**0**	RCONK020	**0**	2.b.
c. Commercial paper	RCONK021	**0**	RCONK022	**0**	RCONK023	**0**	2.c.
d. Other borrowed money (exclude commercial paper)	RCONK024	**0**	RCONK025	**0**	RCONK026	**0**	2.d.
e. Other liabilities	RCONK027	**0**	RCONK028	**0**	RCONK029	**0**	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	RCONK030	**0**	RCONK031	**0**	RCONK032	**0**	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	RCONK033	**0**	RCONK034	**0**	RCONK035	**0**	4.

General Instructions

	Dollar amounts in thousands		
1. Who Must Report on What Forms			1.
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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.
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9. Reporting by Type of Office (For banks with foreign offices)			9.
10. Publication Requirements for the Report of Condition			10.
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13. Accrual Basis Reporting			13.
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Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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