

Federal Financial Institutions Examination Council



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

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Report at the close of business September 30, 2016

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

Unless the content indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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 nonmember banks and three directors for State member banks, National banks, and Savings associations.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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.

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 and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- 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 data collection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into 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 **58462**
(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.

Capital Bank

Legal Title of Bank (RSSD 9017)

San Juan Capistrano

City (RSSD 9130)

CA

State Abbreviation (RSSD 9200)

92675-

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI) (RCON 9224)

(Report only if your institution already has an LEI.)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 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.

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

Confidential

Name (TEXT C490)

Confidential

Title (TEXT C491)

Confidential

E-mail Address (TEXT C492)

Confidential

Area Code / Phone Number / Extension (TEXT C493)

Confidential

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Confidential

Name (TEXT C495)

Confidential

Title (TEXT C496)

Confidential

E-mail Address (TEXT 4086)

Confidential

Area Code / Phone Number / Extension (TEXT 8902)

Confidential

Area Code / FAX Number (TEXT 9116)

Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

Chief Executive Officer

Confidential

Name (TEXT FT42)

Confidential

E-mail Address (TEXT FT44)

Confidential

Area Code / Phone Number / Extension (TEXT FT43)

Confidential

Area Code / FAX Number (TEXT FT45)

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

Confidential

Name (TEXT C366)

Confidential

Title (TEXT C367)

Confidential

E-mail Address (TEXT C368)

Confidential

Area Code / Phone Number / Extension (TEXT C369)

Confidential

Area Code / FAX Number (TEXT C370)

Secondary Contact

Confidential

Name (TEXT C371)

Confidential

Title (TEXT C372)

Confidential

E-mail Address (TEXT C373)

Confidential

Area Code / Phone Number / Extension (TEXT C374)

Confidential

Area Code / FAX Number (TEXT C375)

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

Confidential

Name (TEXT C437)

Confidential

Title (TEXT C438)

Confidential

E-mail Address (TEXT C439)

Confidential

Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Confidential

Name (TEXT C442)

Confidential

Title (TEXT C443)

Confidential

E-mail Address (TEXT C444)

Confidential

Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Confidential

Name (TEXT C870)

Confidential

Title (TEXT C871)

Confidential

E-mail Address (TEXT C872)

Confidential

Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Confidential

Name (TEXT C875)

Confidential

Title (TEXT C876)

Confidential

E-mail Address (TEXT C877)

Confidential

Area Code / Phone Number / Extension (TEXT C878)

Schedule RI

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Consolidated Report of Income for the period January 1, 2016 - September 30, 2016

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

Dollar Amounts in Thousands		Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	RIAD4435	1,469	1.a.(1)(a)
(b) All other loans secured by real estate	RIAD4436	6,465	1.a.(1)(b)
(2) Commercial and industrial loans	RIAD4012	1,891	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RIADB485	0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RIADB486	12	1.a.(3)(b)
(4) Loans to foreign governments and official institutions	RIAD4056	0	1.a.(4)
(5) All other loans (1)	RIAD4058	0	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	9,837	1.a.(6)
b. Income from lease financing receivables	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	RIAD4115	277	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)			
	RIADB488	8	1.d.(1)
(2) Mortgage-backed securities	RIADB489	10	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	13	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	83	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	RIAD4107	10,228	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)			
	RIAD4508	321	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	RIAD0093	353	2.a.(2)(a)
(b) Time deposits of \$100,000 or more	RIADA517	371	2.a.(2)(b)
(c) Time deposits of less than \$100,000	RIADA518	7	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	1	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	1,053	2.e.

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI

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Schedule RI—Continued

Dollar Amounts in Thousands			Amount	
3. Net interest income (item 1.h minus 2.e)	RIAD4074	9,175		3.
4. Provision for loan and lease losses	RIAD4230	300		4.
5. Noninterest income:				
a. Income from fiduciary activities ⁽¹⁾	RIAD4070	0		5.a.
b. Service charges on deposit accounts	RIAD4080	77		5.b.
c. Trading revenue ⁽²⁾	RIADA220	0		5.c.
d.				
(1) Fees and commissions from securities brokerage	RIADC886	0		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888	0		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887	0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386	0		5.d.(4)
(5) Income from other insurance activities	RIADC387	0		5.d.(5)
e. Venture capital revenue	RIADB491	0		5.e.
f. Net servicing fees	RIADB492	172		5.f.
g. Net securitization income	RIADB493	0		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	RIAD5416	320		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	0		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496	0		5.k.
l. Other noninterest income ^(*)	RIADB497	149		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079	718		5.m.
6.				
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	0		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits	RIAD4135	3,548		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	678		7.b.
c.				
(1) Goodwill impairment losses	RIADC216	0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232	0		7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092	1,616		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093	5,842		7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)	RIAD4301	3,751		8.
9. Applicable income taxes (on item 8)	RIAD4302	1,589		9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	RIAD4300	2,162		10.
11. Discontinued operations, net of applicable income taxes ^(*)	RIADFT28	0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	2,162		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	2,162		14.

(1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a. must equal the amount reported in Schedule RC-T, item 22.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c. must equal the sum of Memorandum items 8.a through 8.e.

(*) Describe on Schedule RI-E - Explanations

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands				Amount			
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							
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>							
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) ..					RIAD4513	0	M.1.
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)					RIAD8431	N/A	M.2.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))					RIAD4313	0	M.3.
					RIAD4507	13	M.4.
						Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole #)					RIAD4150	35	M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>							
• banks with \$300 million or more in total assets, and							
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.							
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	N/A	M.6.
						Date	
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2)					RIAD9106		M.7.
						Amount	
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):							
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>							
a. Interest rate exposures					RIAD8757	N/A	M.8.a.
b. Foreign exchange exposures					RIAD8758	N/A	M.8.b.
c. Equity security and index exposures					RIAD8759	N/A	M.8.c.
d. Commodity and other exposures					RIAD8760	N/A	M.8.d.
e. Credit exposures					RIADF186	N/A	M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>							
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	N/A	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	N/A	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:							
a. Net gains (losses) on credit derivatives held for trading					RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading					RIADC890	0	M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1)							
Credit losses on derivatives (see instructions)					RIADA251	N/A	M.10.

Schedule RI

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Schedule RI—Continued**Memoranda—Continued**

	Yes/No		
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.
	Amount		
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>			
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	N/A	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	RIADF551	N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	N/A	M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	N/A	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
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.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets ⁽¹⁾ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
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):			
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	N/A	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	N/A	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	N/A	M.15.c.
d. All other service charges on deposit accounts	RIADH035	N/A	M.15.d.

(1) The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2016, would report 20160301.

Schedule RIA

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Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		Amount	
1. Total bank equity capital most recently reported for the December 31, 2015 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	26,508	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*)	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	26,508	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	2,162	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	(2,999)	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	81	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	0	9.
10. Other comprehensive income (1)	RIADB511	25	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	25,615	12.

(*) Describe on Schedule RI-E - Explanations

(1) Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RIBI

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Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs ⁽¹⁾ and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(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) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411 0	RIAD5412 0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RIADC234 0	RIADC217 0	1.c.(2)(a)
(b) Secured by junior liens	RIADC235 0	RIADC218 0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RIAD3588 0	RIAD3589 0	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895 6	RIADC896 0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897 0	RIADC898 0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RIAD4481 0	RIAD4482 0	2.
3. Not applicable			
4. Commercial and industrial loans	RIAD4638 0	RIAD4608 3	4.
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards	RIADB514 0	RIADB515 0	5.a.
b. Automobile loans	RIADK129 0	RIADK133 0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205 0	RIADK206 0	5.c.
6. Loans to foreign governments and official institutions	RIAD4643 0	RIAD4627 0	6.
7. All other loans ⁽²⁾	RIAD4644 0	RIAD4628 0	7.
8. Lease financing receivables	RIAD4266 0	RIAD4267 0	8.
9. Total (sum of items 1 through 8)	RIAD4635 6	RIAD4605 3	9.

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Schedule RI-B—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities <i>(not secured by real estate)</i> included in Schedule RI-B, Part I, items 4 and 7, above	RIAD5409	0	RIAD5410	0	M.1.
2. <i>Memorandum items 2.a thru 2.d are to be completed by banks with \$300 million or more in total assets:</i> (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above)	RIAD4652	N/A	RIAD4662	N/A	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, Part I, item 2, above)	RIAD4654	N/A	RIAD4664	N/A	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	N/A	RIAD4618	N/A	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	N/A	RIADF187	N/A	M.2.d.
3. <i>Memorandum item 3 is to be completed by:</i> (2)					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding five percent of total loans.					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above)	RIAD4655	N/A	RIAD4665	N/A	M.3.

Dollar Amounts in Thousands	Amount		
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
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	N/A	M.4.

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Amount	
1. Balance most recently reported for the December 31, 2015 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	2,712	1.
2. Recoveries (must equal Part I, item 9, column B, above)	RIAD4605	3	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4)	RIADC079	6	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	300	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	3,009	7.

Memoranda

Dollar Amounts in Thousands		Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above	RIADC435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	N/A	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	N/A	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>			
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.

(*) Describe on Schedule RI-E - Explanations

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

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.⁽¹⁾

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

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

(3) The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RIE

13

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all discontinued operations in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands				Amount		
1. Other noninterest income (from Schedule RI, item 5.i)						
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.i:						
a.	Income and fees from the printing and sale of checks			RIADC013	2	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance			RIADC014	0	1.b.
c.	Income and fees from automated teller machines (ATMs)			RIADC016	0	1.c.
d.	Rent and other income from other real estate owned			RIAD4042	0	1.d.
e.	Safe deposit box rent			RIADC015	2	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	19	1.g.
h.	Gains on bargain purchases			RIADJ447	0	1.h.
i.	Income and fees from wire transfers			RIADT047	14	1.i.
j.	TEXT4461			RIAD4461	0	1.j.
k.	TEXT4462			RIAD4462	0	1.k.
l.	TEXT4463			RIAD4463	0	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses			RIADC017	242	2.a.
b.	Advertising and marketing expenses			RIAD0497	65	2.b.
c.	Directors' fees			RIAD4136	71	2.c.
d.	Printing, stationery, and supplies			RIADC018	56	2.d.
e.	Postage			RIAD8403	5	2.e.
f.	Legal fees and expenses			RIAD4141	43	2.f.
g.	FDIC deposit insurance assessments			RIAD4146	Confidential	2.g.
h.	Accounting and auditing expenses			RIADF556	102	2.h.
i.	Consulting and advisory expenses			RIADF557	180	2.i.
j.	Automated teller machine (ATM) and interchange expenses			RIADF558	0	2.j.
k.	Telecommunications expenses			RIADF559	75	2.k.
l.	Other real estate owned expenses			RIADY923	0	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)					
n.	TEXT4464			RIADY924	25	2.m.
o.	TEXT4467			RIAD4464	0	2.n.
p.	TEXT4468			RIAD4467	0	2.o.
				RIAD4468	0	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)						
(itemize and describe each discontinued operation):						
a.(1)	TEXTFT29			RIADFT29	0	3.a.(1)
	(2) Applicable income tax effect		RIADFT30	0		3.a.(2)
b.(1)	TEXTFT31			RIADFT31	0	3.b.(1)
	(2) Applicable income tax effect		RIADFT32	0		3.b.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands		Amount	
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):			
a.	TEXTB526	RIADB526	04.a.
b.	TEXTB527	RIADB527	04.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT4498	RIAD4498	05.a.
b.	TEXT4499	RIAD4499	05.b.
6. Adjustments to allow ance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
a.	TEXT4521	RIAD4521	06.a.
b.	TEXT4522	RIAD4522	06.b.

		Yes/No
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):		
a. Comments?	RIAD4769	NO7.a.
b. Other explanations (750 character limit):		

(TEXT 4769)

Schedule RC

15

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2016

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		Amount	
Assets			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin (1)		RCON0081	4,463
b. Interest-bearing balances (2)		RCON0071	52,918
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)		RCON1754	0
b. Available-for-sale securities (from Schedule RC-B, column D)		RCON1773	2,886
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold		RCONB987	0
b. Securities purchased under agreements to resell (3)		RCONB989	0
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale		RCON5369	496
b. Loans and leases, net of unearned income	RCONB528	229,241	
c. LESS: Allowance for loan and lease losses	RCON3123	3,009	
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		RCONB529	226,232
5. Trading assets (from Schedule RC-D)		RCON3545	0
6. Premises and fixed assets (including capitalized leases)		RCON2145	1,028
7. Other real estate owned (from Schedule RC-M)		RCON2150	0
8. Investments in unconsolidated subsidiaries and associated companies		RCON2130	0
9. Direct and indirect investments in real estate ventures		RCON3656	0
10. Intangible assets:			
a. Goodwill		RCON3163	0
b. Other intangible assets (from Schedule RC-M)		RCON0426	429
11. Other assets (from Schedule RC-F)		RCON2160	4,037
12. Total assets (sum of items 1 through 11)		RCON2170	292,489

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements, regardless of maturity.

Schedule RC

16

Schedule RC—Continued

Dollar Amounts in Thousands			Amount		
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			RCON2200	255,137	13.a.
(1) Noninterest-bearing (1)			RCON6631	35,089	13.a.(1)
(2) Interest-bearing			RCON6636	220,048	13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (2)			RCONB993	0	14.a.
b. Securities sold under agreements to repurchase (3)			RCONB995	0	14.b.
15. Trading liabilities (from Schedule RC-D)			RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCON3190	10,000	16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4)			RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)			RCON2930	1,737	20.
21. Total liabilities (sum of items 13 through 20)			RCON2948	266,874	21.
22. Not applicable					22.
Equity Capital					
Bank Equity Capital					
23. Perpetual preferred stock and related surplus			RCON3838	0	23.
24. Common stock			RCON3230	13,888	24.
25. Surplus (exclude all surplus related to preferred stock)			RCON3839	412	25.
26.					
a. Retained earnings			RCON3632	11,305	26.a.
b. Accumulated other comprehensive income (5)			RCONB530	10	26.b.
c. Other equity capital components (6)			RCONA130	0	26.c.
27.					
a. Total bank equity capital (sum of items 23 through 26.c)			RCON3210	25,615	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries			RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)			RCONG105	25,615	28.
29. Total liabilities and equity capital (sum of items 21 and 28)			RCON3300	292,489	29.

(1) Includes noninterest-bearing demand, time, and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

(3) Includes all securities repurchase agreements, regardless of maturity.

(4) Includes limited-life preferred stock and related surplus.

(5) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

	Number	
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 2015		M.1.
	RCON6724	N/A

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

	Date	
To be reported with the March Report of Condition.		
2. Bank's fiscal year-end date (report the date in MMDD format)		M.2.
	RCON8678	N/A

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

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets. (1)
Exclude assets held for trading.

Dollar Amounts in Thousands		Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	RCON0020	N/A	1.a.
b. Currency and coin	RCON0080	N/A	1.b.
2. Balances due from depository institutions in the U.S:			
a. U.S. branches and agencies of foreign banks	RCON0083	N/A	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	N/A	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	RCON0073	N/A	3.a.
b. Other banks in foreign countries and foreign central banks	RCON0074	N/A	3.b.
4. Balances due from Federal Reserve Banks	RCON0090	N/A	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	N/A	5.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RCB

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Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities	RCON0211	RCON0213	RCON1286	RCON1287	
	0	0	0	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1)	RCON1289	RCON1290	RCON1291	RCON1293	
	0	0	0	0	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	RCON1294	RCON1295	RCON1297	RCON1298	
	0	0	1,000	1,004	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	RCON8497	RCON8498	RCON8499	
	0	0	1,051	1,057	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCONG300	RCONG301	RCONG302	RCONG303	
	0	0	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC	RCONG304	RCONG305	RCONG306	RCONG307	
	0	0	818	825	4.a.(2)
(3) Other pass-through securities	RCONG308	RCONG309	RCONG310	RCONG311	
	0	0	0	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	RCONG312	RCONG313	RCONG314	RCONG315	
	0	0	0	0	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	RCONG316	RCONG317	RCONG318	RCONG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS	RCONG320	RCONG321	RCONG322	RCONG323	
	0	0	0	0	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	RCONK143	RCONK144	RCONK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities	RCONK146	RCONK147	RCONK148	RCONK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	RCONK150	RCONK151	RCONK152	RCONK153	
	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS	RCONK154	RCONK155	RCONK156	RCONK157	
	0	0	0	0	4.c.(2)(b)

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

(3) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-B—Continued

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
Dollar Amounts in Thousands					
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCONC026	RCONC988	RCONC989	RCONC027	
	0	0	0	0	5.a.
b. Structured financial products:					
(1) Cash	RCONG336	RCONG337	RCONG338	RCONG339	
	0	0	0	0	5.b.(1)
(2) Synthetic	RCONG340	RCONG341	RCONG342	RCONG343	
	0	0	0	0	5.b.(2)
(3) Hybrid	RCONG344	RCONG345	RCONG346	RCONG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities	RCON1737	RCON1738	RCON1739	RCON1741	
	0	0	0	0	6.a.
b. Other foreign debt securities	RCON1742	RCON1743	RCON1744	RCON1746	
	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)			RCONA510	RCONA511	
			0	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCON1754	RCON1771	RCON1772	RCON1773	
	0	0	2,869	2,886	8.

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RCB

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Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands		Amount	
1. Pledged securities ⁽¹⁾	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ⁽¹⁾ ⁽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: ⁽³⁾ ⁽⁴⁾			
(1) Three months or less	RCONA549	0	M.2.a.(1)
(2) Over three months through 12 months	RCONA550	0	M.2.a.(2)
(3) Over one year through three years	RCONA551	1,004	M.2.a.(3)
(4) Over three years through five years	RCONA552	528	M.2.a.(4)
(5) Over five years through 15 years	RCONA553	529	M.2.a.(5)
(6) Over 15 years	RCONA554	0	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: ⁽³⁾ ⁽⁵⁾			
(1) Three months or less	RCONA555	0	M.2.b.(1)
(2) Over three months through 12 months	RCONA556	0	M.2.b.(2)
(3) Over one year through three years	RCONA557	0	M.2.b.(3)
(4) Over three years through five years	RCONA558	0	M.2.b.(4)
(5) Over five years through 15 years	RCONA559	825	M.2.b.(5)
(6) Over 15 years	RCONA560	0	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: ⁽⁶⁾			
(1) Three years or less	RCONA561	0	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	0	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):			
a. Amortized cost	RCON8782	0	M.4.a.
b. Fair value	RCON8783	0	M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b. and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

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	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.⁽¹⁾</i>					
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):					
a. Credit card receivables	RCONB838	RCONB839	RCONB840	RCONB841	
	N/A	N/A	N/A	N/A	M.5.a.
b. Home equity lines	RCONB842	RCONB843	RCONB844	RCONB845	
	N/A	N/A	N/A	N/A	M.5.b.
c. Automobile loans	RCONB846	RCONB847	RCONB848	RCONB849	
	N/A	N/A	N/A	N/A	M.5.c.
d. Other consumer loans	RCONB850	RCONB851	RCONB852	RCONB853	
	N/A	N/A	N/A	N/A	M.5.d.
e. Commercial and industrial loans	RCONB854	RCONB855	RCONB856	RCONB857	
	N/A	N/A	N/A	N/A	M.5.e.
f. Other	RCONB858	RCONB859	RCONB860	RCONB861	
	N/A	N/A	N/A	N/A	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)):					
a. Trust preferred securities issued by financial institutions	RCONG348	RCONG349	RCONG350	RCONG351	
	0	0	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG352	RCONG353	RCONG354	RCONG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans	RCONG356	RCONG357	RCONG358	RCONG359	
	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG360	RCONG361	RCONG362	RCONG363	
	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	RCONG365	RCONG366	RCONG367	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCONG368	RCONG369	RCONG370	RCONG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets	RCONG372	RCONG373	RCONG374	RCONG375	
	0	0	0	0	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value and (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)	(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans		RCONF158 25,813	1.a.(1)
(2) Other construction loans, all land development, other land loans ..		RCONF159 4,993	1.a.(2)
b. Secured by farmland (incl. farm residential & other improvements) ...		RCON1420 1,390	1.b.
c. Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCON1797 0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens		RCON5367 36,589	1.c.(2)(a)
(b) Secured by junior liens		RCON5368 80	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties		RCON1460 4,236	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties		RCONF160 74,364	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties		RCONF161 49,230	1.e.(2)
2. Loans to depository institutions and acceptances of other banks		RCON1288 0	2.
a. To commercial banks in the U.S.:			
(1) To U.S. branches and agencies of foreign banks	RCONB532 N/A		2.a.(1)
(2) To other commercial banks in the U.S.	RCONB533 N/A		2.a.(2)
b. To other depository institutions in the U.S.	RCONB534 N/A		2.b.
c. To banks in foreign countries:			
(1) To foreign branches of other U.S. banks	RCONB536 N/A		2.c.(1)
(2) To other banks in foreign countries	RCONB537 N/A		2.c.(2)
3. Loans to finance agricultural production and other loans to farmers		RCON1590 0	3.
4. Commercial and industrial loans		RCON1766 32,700	4.
a. To U.S. addressees (domicile)	RCON1763 N/A		4.a.
b. To non-U.S. addressees (domicile)	RCON1764 N/A		4.b.
5. Not applicable			
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
a. Credit cards		RCONB538 0	6.a.
b. Other revolving credit plans		RCONB539 26	6.b.
c. Automobile loans		RCONK137 0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)		RCONK207 316	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:			
a. Loans to nondepository financial institutions		RCONJ454 0	9.a.
b. Other loans		RCONJ464 0	9.b.
(1) Loans for purchasing or carrying securities (secured/unsecured)	RCON1545 N/A		9.b.(1)
(2) All other loans (exclude consumer loans)	RCONJ451 N/A		9.b.(2)

Schedule RCCI

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Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)	(Column B) To Be Completed by All Banks	
10. Lease financing receivables (net of unearned income)		RCON2165	0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	N/A	10.a.
b. All other leases	RCONF163	N/A	10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above		RCON2123	0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)		RCON2122	229,737

Memoranda

Dollar Amounts in Thousands		Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(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	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK162	0	M.1.d.(2)
e. Commercial and industrial loans	RCONK256	0	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (1) (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.):</i>			
(1) To U.S. addressees (domicile)	RCONK163	N/A	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK164	N/A	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK165	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland	RCONK166	0	M.1.f.(1)
(2) Not applicable			
(3) Not applicable			
(4) Loans to individuals for household, family, and other personal expenditures:			
(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)

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-C—Continued**Memoranda—Continued**

Dollar Amounts in Thousands		Amount	
Memoranda item 1.f.(5) is to be completed by: (2)			
• Banks with \$300 million or more in total assets			
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans			
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f., above		RCONK168	N/A
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
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), col. B) with a remaining maturity or next repricing date of: (3) (4)			
(1) Three months or less		RCONA564	18,589
(2) Over three months through 12 months		RCONA565	11,817
(3) Over one year through three years		RCONA566	3,586
(4) Over three years through five years		RCONA567	863
(5) Over five years through 15 years		RCONA568	1,734
(6) Over 15 years		RCONA569	0
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, col. B) 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), col. B) with a remaining maturity or next repricing date of: (3) (5)			
(1) Three months or less		RCONA570	50,949
(2) Over three months through 12 months		RCONA571	21,821
(3) Over one year through three years		RCONA572	16,868
(4) Over three years through five years		RCONA573	16,889
(5) Over five years through 15 years		RCONA574	86,569
(6) Over 15 years		RCONA575	0
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	68,780
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 (6)		RCON2746	0
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	22,474

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

(3) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

(6) Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.

Schedule RCCI

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Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Amount	
5. To be completed by banks with \$300 million or more in total assets: (8)			
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	N/A
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for UBPR purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a		RCONC391	N/A
Memorandum item 7 is to be completed by all banks.			
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):			
a. Outstanding balance		RCONC779	0
b. Amount included in Schedule RC-C, Part I, items 1 through 9		RCONC780	0
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			
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 (b))		RCONF230	0
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2015 , that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, Part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties		RCONF231	N/A
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	N/A
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		RCONF577	0
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.			
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans		RCONF578	N/A
(2) Secured by farmland (including farm residential and other improvements)		RCONF579	N/A
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCONF580	N/A
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens		RCONF581	N/A
(2) Secured by junior liens		RCONF582	N/A
(4) Secured by multifamily (5 or more) residential properties		RCONF583	N/A
(5) Secured by nonfarm nonresidential properties		RCONF584	N/A
b. Commercial and industrial loans		RCONF585	N/A

(8) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RCCI

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Schedule RC-C—Continued**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands		Amount	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit Cards	RCONF586	N/A	M.10.c.(1)
(2) Other revolving credit plans	RCONF587	N/A	M.10.c.(2)
(3) Automobile loans	RCONK196	N/A	M.10.c.(3)
(4) Other consumer loans	RCONK208	N/A	M.10.c.(4)
d. Other loans	RCONF589	N/A	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, Part I, Memorandum item 10):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF590	N/A	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF591	N/A	M.11.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	N/A	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	RCONF593	N/A	M.11.a.(3)(b)(1)
(2) Secured by junior liens	RCONF594	N/A	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF595	N/A	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF596	N/A	M.11.a.(5)
b. Commercial and industrial loans	RCONF597	N/A	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF598	N/A	M.11.c.(1)
(2) Other revolving credit plans	RCONF599	N/A	M.11.c.(2)
(3) Automobile loans	RCONK195	N/A	M.11.c.(3)
(4) Other consumer loans	RCONK209	N/A	M.11.c.(4)
d. Other loans	RCONF601	N/A	M.11.d.

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 flow s 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 w ith acquisition dates in the current calendar year:			
a. Loans secured by real estate	RCONG0910	RCONG0920	RCONG0930M.12.a.
b. Commercial and industrial loans	RCONG0940	RCONG0950	RCONG0960M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	RCONG0970	RCONG0980	RCONG0990M.12.c.
d. All other loans and all leases	RCONG1000	RCONG1010	RCONG1020M.12.d.

Memoranda—Continued[illegible]

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of *the report date* of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was *most recently* approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

	Yes/No	
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), <i>and</i> 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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")		1.
	RCON6999 NO	

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.
If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.
If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

	Number	
2. Report the total <i>number</i> of loans <i>currently outstanding</i> for each of the following Schedule RC-C, part I, loan categories:		
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.)	RCON5562 N/A	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4. (1) (Note: Item 4 (1), divided by the number of loans should NOT exceed \$100,000.)	RCON5563 N/A	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount <i>currently outstanding</i> of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):			
a. With <i>original amounts</i> of \$100,000 or less	RCON5564 0	RCON5565 0	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5566 12	RCON5567 1,669	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568 82	RCON5569 31,948	3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):			
a. With <i>original amounts</i> of \$100,000 or less	RCON5570 30	RCON5571 1,180	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5572 65	RCON5573 5,193	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574 83	RCON5575 16,717	4.c.

(1) Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

	Yes/No
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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")	RCON6860NO
	5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number
6. Report the total <i>number</i> of loans <i>currently outstanding</i> for each of the following Schedule RC-C, part I, loan categories:	
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)	RCON5576N/A
	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)	RCON5577N/A
	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):		
a. With <i>original amounts</i> of \$100,000 or less	RCON55780	RCON55790
		7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON55800	RCON55810
		7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON55820	RCON55830
		7.c.
8. Number and amount <i>currently outstanding</i> of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):		
a. With <i>original amounts</i> of \$100,000 or less	RCON55840	RCON55850
		8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON55860	RCON55870
		8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON55880	RCON55890
		8.c.

Schedule RCD

31

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands			Amount	
Assets				
1. U.S. Treasury securities	RCON3531	N/A		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	N/A		2.
3. Securities issued by states and political subdivisions in the U.S.	RCON3533	N/A		3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, GNMA	RCONG379	N/A		4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ⁽¹⁾	RCONG380	N/A		4.b.
c. All other residential MBS	RCONG381	N/A		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	RCONK197	N/A		4.d.
e. All other commercial MBS	RCONK198	N/A		4.e.
5. Other debt securities				
a. Structured financial products:				
(1) Cash	RCONG383	N/A		5.a.(1)
(2) Synthetic	RCONG384	N/A		5.a.(2)
(3) Hybrid	RCONG385	N/A		5.a.(3)
b. All other debt securities	RCONG386	N/A		5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans	RCONF604	N/A		6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF605	N/A		6.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end secured by 1-4 family residential properties and extended under LOC ..	RCONF606	N/A		6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens	RCONF607	N/A		6.a.(3)(b)(1)
(2) Secured by junior liens	RCONF611	N/A		6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF612	N/A		6.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF613	N/A		6.a.(5)
b. Commercial and industrial loans	RCONF614	N/A		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards	RCONF615	N/A		6.c.(1)
(2) Other revolving credit plans	RCONF616	N/A		6.c.(2)
(3) Automobile loans	RCONK199	N/A		6.c.(3)
(4) Other consumer loans	RCONK210	N/A		6.c.(4)
d. Other loans	RCONF618	N/A		6.d.
7. - 8. Not applicable				
9. Other trading assets	RCON3541	N/A		9.
10. Not applicable				
11. Derivatives with a positive fair value (from Schedule RC-Q, item 5.a., column A)	RCON3543	N/A		11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	N/A		12.
Liabilities				
13.				
a. Liability for short positions	RCON3546	N/A		13.a.
b. Other trading liabilities	RCONF624	N/A		13.b.
14. Derivatives with a negative fair value (from Schedule RC-Q, item 10.a., column A)	RCON3547	N/A		14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)	RCON3548	N/A		15.

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RCD

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Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands			Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, item 6.a.(1) through 6.d):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans	RCONF625	N/A	M.1.a.(1)	
(2) Secured by farmland (including farm residential and other improvements)	RCONF626	N/A	M.1.a.(2)	
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627	N/A	M.1.a.(3)(a)	
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens	RCONF628	N/A	M.1.a.(3)(b)(1)	
(2) Secured by junior liens	RCONF629	N/A	M.1.a.(3)(b)(2)	
(4) Secured by multifamily (5 or more) residential properties	RCONF630	N/A	M.1.a.(4)	
(5) Secured by nonfarm nonresidential properties	RCONF631	N/A	M.1.a.(5)	
b. Commercial and industrial loans	RCONF632	N/A	M.1.b.	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards	RCONF633	N/A	M.1.c.(1)	
(2) Other revolving credit plans	RCONF634	N/A	M.1.c.(2)	
(3) Automobile loans	RCONK200	N/A	M.1.c.(3)	
(4) Other consumer loans	RCONK211	N/A	M.1.c.(4)	
d. Other loans	RCONF636	N/A	M.1.d.	
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value	RCONF639	N/A	M.2.a.	
b. Unpaid principal balance	RCONF640	N/A	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)):				
a. Trust preferred securities issued by financial institutions	RCONG299	N/A	M.3.a.	
b. Trust preferred securities issued by real estate investment trusts	RCONG332	N/A	M.3.b.	
c. Corporate and similar loans	RCONG333	N/A	M.3.c.	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)		RCONG334	N/A	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	N/A	M.3.e.	
f. Diversified (mixed) pools of structured financial products	RCONG651	N/A	M.3.f.	
g. Other collateral or reference assets	RCONG652	N/A	M.3.g.	
4. Pledged trading assets:				
a. Pledged securities	RCONG387	N/A	M.4.a.	
b. Pledged loans	RCONG388	N/A	M.4.b.	
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.				
5. Asset-backed securities:				
a. Credit card receivables	RCONF643	N/A	M.5.a.	
b. Home equity lines	RCONF644	N/A	M.5.b.	
c. Automobile loans	RCONF645	N/A	M.5.c.	
d. Other consumer loans	RCONF646	N/A	M.5.d.	
e. Commercial and industrial loans	RCONF647	N/A	M.5.e.	
f. Other	RCONF648	N/A	M.5.f.	
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	N/A	M.6.	
7. Equity securities (included in Schedule RC-D, item 9, above):				
a. Readily determinable fair values	RCONF652	N/A	M.7.a.	
b. Other	RCONF653	N/A	M.7.b.	
8. Loans pending securitization	RCONF654	N/A	M.8.	

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Amount	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item): (1)			
a.	TEXTF655	RCONF655	N/A M.9.a.
b.	TEXTF656	RCONF656	N/A M.9.b.
c.	TEXTF657	RCONF657	N/A M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):			
a.	TEXTF658	RCONF658	N/A M.10.a.
b.	TEXTF659	RCONF659	N/A M.10.b.
c.	TEXTF660	RCONF660	N/A M.10.c.

(1) Exclude equity securities.

Schedule RCE

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Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	(Column A) Total Transaction Accounts (Including Total Demand Deposits)	(Column B) Memo: Total Demand Deposits (1) (Included in Column A)	(Column C) Total Nontransaction Accounts (Including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations	RCONB549 107,007		RCONB550 90,002	1.
2. U.S. Government	RCON2202 0		RCON2520 0	2.
3. States and political subdivisions in the U.S.	RCON2203 0		RCON2530 0	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 0		RCONB552 58,128	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 107,007	RCON2210 49,916	RCON2385 148,130	7.

Memoranda

Dollar Amounts in Thousands	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835 1,051	M.1.a.
b. Total brokered deposits	RCON2365 0	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)		
(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 0	M.1.c.(2)
d. Maturity data for brokered deposits:		
(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 0	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 N/A	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223 50,764	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):		
a. Savings deposits:		
(1) Money market deposit accounts (MMDAs)	RCON6810 87,280	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352 2,638	M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648 1,765	M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473 54,784	M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474 1,663	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 741	M.2.e.

(1) Include interest-bearing and noninterest-bearing demand deposits.

(2) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands			Amount	
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1) (2)				
(1) Three months or less		RCONA579	521	M.3.a.(1)
(2) Over three months through 12 months		RCONA580	932	M.3.a.(2)
(3) Over one year through three years		RCONA581	312	M.3.a.(3)
(4) Over three years		RCONA582	0	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) (3)		RCONA241	1,453	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1) (4)				
(1) Three months or less		RCONA584	8,406	M.4.a.(1)
(2) Over three months through 12 months		RCONA585	45,999	M.4.a.(2)
(3) Over one year through three years		RCONA586	2,042	M.4.a.(3)
(4) Over three years		RCONA587	0	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) (3)		RCONK221	53,598	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) (3)		RCONK222	806	M.4.c.

		Yes/No	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?			
	RCONP752	YES	M.5.

Dollar Amounts in Thousands			Amount
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets (5) that answered "Yes" to Memorandum item 5 above.</i>			
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):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP753	N/A	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	N/A	M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	RCONP755	N/A	M.6.c

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

(5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Amount	
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):			
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):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756	N/A	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757	N/A	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):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	RCONP758	N/A	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759	N/A	M.7.b.(2)

Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Amount		
1. Accrued interest receivable (1)		RCONB556	616	1.
2. Net deferred tax assets (2)		RCON2148	1,499	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 (4)		RCON1752	1,479	4.
5. Life insurance assets:				
a. General account life insurance assets		RCONK201	0	5.a.
b. Separate account life insurance assets		RCONK202	0	5.b.
c. Hybrid account life insurance assets		RCONK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)		RCON2168	443	6.
a. Prepaid expenses	RCON2166	368		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. Computer software	RCONFT33	0		6.f.
g. Accounts receivable	RCONFT34	0		6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35	0		6.h.
i. TEXT3549 Security Deposit	RCON3549	51		6.i.
j. TEXT3550	RCON3550	0		6.j.
k. TEXT3551	RCON3551	0		6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	4,037		7.

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

(4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			Amount		
1.					
a. Interest accrued and unpaid on deposits (1)			RCON3645	18	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCON3646	1,691	1.b.
2. Net deferred tax liabilities (2)			RCON3049	0	2.
3. Allow ance for credit losses on off-balance sheet credit exposures			RCONB557	28	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)					
			RCON2938	0	4.
a. Accounts payable			RCON3066	0	4.a.
b. Deferred compensation liabilities			RCONC011	0	4.b.
c. Dividends declared but not yet payable			RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading			RCONC012	0	4.d.
e. TEXT3552			RCON3552	0	4.e.
f. TEXT3553			RCON3553	0	4.f.
g. TEXT3554			RCON3554	0	4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			RCON2930	1,737	5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.
(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RCK

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Schedule RC-K—Quarterly Averages ⁽¹⁾

Dollar Amounts in Thousands		Amount	
Assets			
1. Interest-bearing balances due from depository institutions	RCON3381	47,709	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2)	RCONB558	1,000	2.
3. Mortgage-backed securities (2)	RCONB559	846	3.
4. All other securities (includes securities issued by states & political subdivisions in U.S.) (2) (3)	RCONB560	1,053	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	0	5.
6. Loans:			
a. Total loans	RCON3360	220,896	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	RCON3465	33,308	6.b.(1)
(2) All other loans secured by real estate	RCON3466	154,998	6.b.(2)
c. Commercial and industrial loans	RCON3387	32,232	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	RCONB561	0	6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	352	6.d.(2)
7. To be completed by banks with \$100 million or more in total assets:			
Trading assets (4)	RCON3401	0	7.
8. Lease financing receivables (net of unearned income)	RCON3484	0	8.
9. Total assets (5)	RCON3368	279,748	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	69,948	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	RCONB563	86,459	11.a.
b. Time deposits of \$100,000 or more	RCONA514	60,325	11.b.
c. Time deposits of less than \$100,000	RCONA529	1,778	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	0	12.
13. To be completed by banks with \$100 million or more in total assets: (4)			
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	109	13.

Memorandum

Dollar Amounts in Thousands			Amount
<i>Memorandum item 1 is to be completed by: (4)</i>			
• banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.			
1. Loans to finance agricultural production and other loans to farmers	RCON3386	N/A	M.1.

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

(5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RCL

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands		Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCON3814	250	1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.			
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ477	N/A	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ478	N/A	1.a.(2)
b. Credit card lines	RCON3815	0	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1)			
(1) Unused consumer credit card lines	RCONJ455	N/A	1.b.(1)
(2) Other unused credit card lines	RCONJ456	N/A	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1-4 family residential construction loan commitments	RCONF164	15,411	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCONF165	9,652	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) Commercial and industrial loans	RCONJ457	20,901	1.e.(1)
(2) Loans to financial institutions	RCONJ458	0	1.e.(2)
(3) All other unused commitments	RCONJ459	19,375	1.e.(3)
2. Financial standby letters of credit	RCON3819	0	2.
Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)			
a. Amount of financial standby letters of credit conveyed to others	RCON3820	N/A	2.a.
3. Performance standby letters of credit	RCON3821	296	3.
Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)			
a. Amount of performance standby letters of credit conveyed to others	RCON3822	N/A	3.a.
4. Commercial and similar letters of credit	RCON3411	0	4.
5. Not applicable			
6. Securities lent and borrowed:			
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.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps	RCONC968	0	RCONC969	0	7.a.(1)
(2) Total return sw aps	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:					
(1) Gross positive fair value	RCONC219	0	RCONC221	0	7.b.(1)
(2) Gross negative fair value	RCONC220	0	RCONC222	0	7.b.(2)

(1) The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2015, Report of Condition.

Schedule RCL

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Schedule RC-L—Continued

Dollar Amounts in Thousands			Amount
7.c. Notional amounts by regulatory capital treatment: (1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	RCONG401	0	7.c.(1)(a)
(b) Purchased protection	RCONG402	0	7.c.(1)(b)
(2) All other positions:			
(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)

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		
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(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: (3)							
(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)

Dollar Amounts in Thousands					Amount	
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						
b. Commitments to purchase w hen-issued securities						
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf						
d. TEXT3555						
e. TEXT3556						
f. TEXT3557				RCON3434	0	9.b.
				RCONC978	0	9.c.
				RCON3555	0	9.d.
				RCON3556	0	9.e.
				RCON3557	0	9.f.
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 w hen-issued securities				RCON3435	0	10.a.
b. TEXT5592				RCON5592	0	10.b.
c. TEXT5593				RCON5593	0	10.c.
d. TEXT5594				RCON5594	0	10.d.
e. TEXT5595				RCON5595	0	10.e.
11. Year-to-date merchant credit card sales volume:						
a. Sales for w hich the reporting bank is the acquiring bank				RCONC223	0	11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk				RCONC224	0	11.b.

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

(2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RCL

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Schedule RC-L—Continued

Dollar Amounts in Thousands

Derivatives Position Indicators

12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):

a. Futures contracts

(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
RCON8693	RCON8694	RCON8695	RCON8696
0	0	0	0

12.a.

b. Forward contracts

RCON8697	RCON8698	RCON8699	RCON8700
0	0	0	0

12.b.

c. Exchange-traded option contracts:

(1) Written options

RCON8701	RCON8702	RCON8703	RCON8704
0	0	0	0

12.c.(1)

(2) Purchased options

RCON8705	RCON8706	RCON8707	RCON8708
0	0	0	0

12.c.(2)

d. Over-the-counter option contracts:

(1) Written options

RCON8709	RCON8710	RCON8711	RCON8712
0	0	0	0

12.d.(1)

(2) Purchased options

RCON8713	RCON8714	RCON8715	RCON8716
0	0	0	0

12.d.(2)

e. Swaps

RCON3450	RCON3826	RCON8719	RCON8720
0	0	0	0

12.e.

13. Total gross notional amount of derivative contracts held for trading

RCONA126	RCONA127	RCON8723	RCON8724
0	0	0	0

13.

14. Total gross notional amount of derivative contracts held for purposes other than trading

RCON8725	RCON8726	RCON8727	RCON8728
0	0	0	0

14.

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:

a. Contracts held for trading:

(1) Gross positive fair value

RCON8733	RCON8734	RCON8735	RCON8736
0	0	0	0

15.a.(1)

(2) Gross negative fair value

RCON8737	RCON8738	RCON8739	RCON8740
0	0	0	0

15.a.(2)

b. Contracts held for purposes other than trading:

(1) Gross positive fair value

RCON8741	RCON8742	RCON8743	RCON8744
0	0	0	0

15.b.(1)

(2) Gross negative fair value

RCON8745	RCON8746	RCON8747	RCON8748
0	0	0	0

15.b.(2)

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more. (1)

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

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCON6164	1,484	1.a.
b. Number of executive officers, directors, and principal shareholders to w hom 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	1	1.b.
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets	RCON3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets	RCONA590	0	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCONB026	429	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	429	2.d.
3. Other real estate ow ned:			
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			
5. Other borrow ed money:			
a. Federal Home Loan Bank advances:			
(1) Advances w ith a remaining maturity or next repricing date of: (1)			
(a) One year or less	RCONF055	10,000	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 w ith a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	RCON2651	10,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCONF059	0	5.a.(3)
b. Other borrow ings:			
(1) Other borrow ings w ith a remaining maturity or next repricing date of: (3)			
(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 borrow ings w ith a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)	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	10,000	5.c.

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

(2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

(4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?		RCONB569	NO
			6.
Dollar Amounts in Thousands		Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities		RCONB570	0
			7.
8. Internet Website addresses and physical office trade names:			
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Website (home page), if any (Example: w w w .examplebank.com):			
. http://		TEXT4087	w w w .mycapitalbank.com
			8.a.
b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposits from the public, if any: (Example: w w w .examplebank.biz): (1)			
(1) http://	TE01N528		8.b.(1)
(2) http://	TE02N528		8.b.(2)
(3) http://	TE03N528		8.b.(3)
(4) http://	TE04N528		8.b.(4)
(5) http://	TE05N528		8.b.(5)
(6) http://	TE06N528		8.b.(6)
(7) http://	TE07N528		8.b.(7)
(8) http://	TE08N528		8.b.(8)
(9) http://	TE09N528		8.b.(9)
(10) http://	TE10N528		8.b.(10)
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at w hich deposits are accepted or solicited from the public, if any:			
(1)	TE01N529		8.c.(1)
(2)	TE02N529		8.c.(2)
(3)	TE03N529		8.c.(3)
(4)	TE04N529		8.c.(4)
(5)	TE05N529		8.c.(5)
(6)	TE06N529		8.c.(6)
		Yes/No	
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the w ebsite?		RCON4088	YES
			9.
Dollar Amounts in Thousands		Amount	
10. Secured liabilities:			
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.
		Yes/No	
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.

(1) Report only highest level URLs (for example, report w w w .examplebank.biz, but do not also report w w w .examplebank.biz/checking). Report each top level domain name used (for example, report both w w w .examplebank.biz and w w w .examplebank.net).

Schedule RCM

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Schedule RC-M—Continued

Dollar Amounts in Thousands		Amount	
13. Assets covered by loss-sharing agreements w with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate:			
(a) Construction, land development, and other land loans:			
(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:			
(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:			
(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:			
(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			
(3) Commercial and industrial loans	RCONK179	0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONK180	0	13.a.(4)(a)
(b) Automobile loans	RCONK181	0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK182	0	13.a.(4)(c)
(5) All other loans and all leases	RCONK183	0	13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):			
(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:			
a. Total assets of captive insurance subsidiaries (1)	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	RCONK194	0	14.b.

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

- a. Does the institution use the Home Owner's 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)

Number	
RCONL133	N/A

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?

Yes/No	
RCONL135	N/A

15.b.

(1) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

	Yes/No	
<i>Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.</i>		
16. International remittance transfers offered to consumers: (2)		
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?		
(1) International wire transfers	RCONN517 N/A	16.a.(1)
(2) International ACH transactions	RCONN518 N/A	16.a.(2)
(3) Other proprietary services operated by your institution	RCONN519 N/A	16.a.(3)
(4) Other proprietary services operated by another party	RCONN520 N/A	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 N/A	16.b.

	Number	
<i>Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.</i>		
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 mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCONN522	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:		
(1) Estimated number of international remittance transfers	RCONN523	16.d.(1)

	Amount	
(2) Estimated dollar value of international remittance transfers	RCONN524	16.d.(2)

	Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	RCONN527	16.d.(3)

(2) Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR Section 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR Section 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR Section 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers. Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

Schedule RCN

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(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) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398 0	RCON5399 0	RCON5400 0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	RCONC236 0	RCONC237 0	RCONC229 0	1.c.(2)(a)
(b) Secured by junior liens	RCONC238 0	RCONC239 0	RCONC230 0	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) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178 0	RCONF180 0	RCONF182 0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179 0	RCONF181 0	RCONF183 0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RCONB834 0	RCONB835 0	RCONB836 0	2.
3. Not applicable				
4. Commercial and industrial loans	RCON1606 137	RCON1607 0	RCON1608 52	4.
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards	RCONB575 0	RCONB576 0	RCONB577 0	5.a.
b. Automobile loans	RCONK213 0	RCONK214 0	RCONK215 0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216 0	RCONK217 0	RCONK218 0	5.c.
6. Loans to foreign governments and official institutions	RCON5389 0	RCON5390 0	RCON5391 0	6.
7. All other loans (1)	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.

(1) Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers" "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Schedule RCN

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Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

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	
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 0	RCONK038 0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" ..				
	RCONK039 0	RCONK040 0	RCONK041 0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10				
	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:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans:				
(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:				
(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:				
(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)
(5) Secured by nonfarm nonresidential properties:				
(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				
c. Commercial and industrial loans	RCONK075 0	RCONK076 0	RCONK077 0	11.c.

Schedule RCN

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Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
d. Loans to individuals for household, family, and other personal expenditures:							
(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.
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

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 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):							
a. Construction, land development, and other land loans:							
(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	0	RCONF662	0	RCONF663	0	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:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	0	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	0	RCONK258	0	RCONK259	0	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.): (1)</i>							
(1) To U.S. addressees (domicile)	RCONK120	N/A	RCONK121	N/A	RCONK122	N/A	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK123	N/A	RCONK124	N/A	RCONK125	N/A	M.1.e.(2)

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RCN

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Schedule RC-N—Continued

Memoranda—Continued

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.f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)				
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>				
(1) Loans secured by farmland	RCONK126 0	RCONK127 0	RCONK128 0	M.1.f.
(2) Not applicable				
(3) Not applicable				
(4) Loans to individuals for household, family, and other personal expenditures:				
(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)
<i>Memorandum item 1.f.(5) is to be completed by: (2)</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans				
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f., above	RCONK138 N/A	RCONK139 N/A	RCONK140 N/A	M.1.f.(5)
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.

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

Schedule RCN

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Schedule RC-N—Continued

Memoranda—Continued

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	
3. <i>Memo items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: (1)</i>				
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	N/A	RCON1249	N/A
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	N/A	RCON5381	N/A
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	N/A	RCON1255	N/A
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	N/A	RCONF167	N/A
<i>Memo item 4 is to be completed by:</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans: (1)				
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	N/A	RCON1597	N/A
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8):				
a. Loans and leases held for sale	RCONC240	0	RCONC241	0
b. Loans measured at fair value:				
(1) Fair value	RCONF664	0	RCONF665	0
(2) Unpaid principal balance	RCONF667	0	RCONF668	0

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>			
6. Derivative contracts: Fair value of amounts carried as assets	RCON3529	N/A	RCON3530

Dollar Amounts in Thousands		Amount	
7. Additions to nonaccrual assets during the quarter	RCONC410	0	M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0	M.8.

(1) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

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):							
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 RCO

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		Amount		
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	255,155		1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions	RCONF237	0		2.
3. Not applicable				3.
4. Average consolidated total assets for the calendar quarter	RCONK652	279,748		4.
	Number			
a. Averaging method used (for daily, enter 1; for weekly, enter 2)	RCONK653	1		4.a.
5. Average tangible equity for the calendar quarter (1)	RCONK654	25,338		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCONK655	0		6.
7. Unsecured "Other borrow ings" w ith 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):				
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 w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
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, Memorandum item 1.b)	RCONG803	0		9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits	RCONL190	N/A		9.a.

	Yes/No	
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?	RCONK656	NO
		10.

Dollar Amounts in Thousands		Amount		
If the answer to item 10 is "YES," complete items 10.a and 10.b.				
a. Banker's bank deduction	RCONK657	N/A		10.a.
b. Banker's bank deduction limit	RCONK658	N/A		10.b.

	Yes/No	
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	RCONK659	NO
		11.

Dollar Amounts in Thousands		Amount		
If the answer to item 11 is "YES," complete items 11.a and 11.b. (2)				
a. Custodial bank deduction	RCONK660	N/A		11.a.
b. Custodial bank deduction limit	RCONK661	N/A		11.b.

(1) See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

(2) If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RCO

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Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands				Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allow able 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):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less			RCONF049	90,074	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less					
			RCONF050	1393	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000			RCONF051	164,030	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000					
			RCONF052	143	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less			RCONF045	799	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less					
			RCONF046	18	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000			RCONF047	252	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..					
			RCONF048	1	M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)					
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) (3)			RCON5597	N/A	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:					
a. Legal title			TEXTA545		M.3.a.
b. FDIC Certificate Number			RCONA545	0	M.3.b.
4. and 5. Not applicable					

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

(3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RCO

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Schedule RC-O—Continued*Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.***Memoranda—Continued**

Dollar Amounts in Thousands		Amount		
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.				
6. Criticized and classified items:				
a. Special mention	RCONK663	Confidential		M.6.a.
b. Substandard	RCONK664	Confidential		M.6.b.
c. Doubtful	RCONK665	Confidential		M.6.c.
d. Loss	RCONK666	Confidential		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans	RCONN025	Confidential		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCONN026	Confidential		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans	RCONN027	Confidential		M.8.a.
b. Securitizations of higher-risk consumer loans	RCONN028	Confidential		M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities	RCONN029	Confidential		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	RCONN030	Confidential		M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:				
a. Total unfunded commitments	RCONK676	N/A		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677	N/A		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	N/A	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)		RCONK678	N/A	M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.				
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate	RCONN177	N/A		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCONN178	N/A		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCONN179	N/A		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	N/A		M.13.d.
e. Commercial and industrial loans	RCONN181	N/A		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCONN182	N/A		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	RCONN183	N/A		M.13.g.
h. Non-agency residential mortgage-backed securities	RCONN963	N/A		M.13.h.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.				
14. Amount of the institution's largest counterparty exposure	RCONK673	Confidential		M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCONK674	Confidential		M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
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	N/A	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONL194	N/A	M.17.a.
b. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions	RCONL195	N/A	M.17.b.
c. Unsecured "Other borrow ings" with a remaining maturity of one year or less	RCONL196	N/A	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	N/A	M.17.d.

Schedule RC-O—Continued

Memoranda—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		(Column A) Tw o-Year Probability of Default (PD) <= 1%	(Column B) Tw o-Year Probability of Default (PD) 1.01 - 4%	(Column C) Tw o-Year Probability of Default (PD) 4.01 - 7%	(Column D) Tw o-Year Probability of Default (PD) 7.01 - 10%	(Column E) Tw o-Year Probability of Default (PD) 10.01 - 14%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default:							
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM964 Confidential	RCONM965 Confidential	RCONM966 Confidential	RCONM967 Confidential	RCONM968 Confidential		M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM979 Confidential	RCONM980 Confidential	RCONM981 Confidential	RCONM982 Confidential	RCONM983 Confidential		M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCONM994 Confidential	RCONM995 Confidential	RCONM996 Confidential	RCONM997 Confidential	RCONM998 Confidential		M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN010 Confidential	RCONN011 Confidential	RCONN012 Confidential	RCONN013 Confidential	RCONN014 Confidential		M.18.d.
e. Credit cards	RCONN040 Confidential	RCONN041 Confidential	RCONN042 Confidential	RCONN043 Confidential	RCONN044 Confidential		M.18.e.
f. Automobile loans	RCONN055 Confidential	RCONN056 Confidential	RCONN057 Confidential	RCONN058 Confidential	RCONN059 Confidential		M.18.f.
g. Student loans	RCONN070 Confidential	RCONN071 Confidential	RCONN072 Confidential	RCONN073 Confidential	RCONN074 Confidential		M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCONN085 Confidential	RCONN086 Confidential	RCONN087 Confidential	RCONN088 Confidential	RCONN089 Confidential		M.18.h.
i. Consumer leases	RCONN100 Confidential	RCONN101 Confidential	RCONN102 Confidential	RCONN103 Confidential	RCONN104 Confidential		M.18.i.
j. Total	RCONN115 Confidential	RCONN116 Confidential	RCONN117 Confidential	RCONN118 Confidential	RCONN119 Confidential		M.18.j.

Schedule RC-O—Continued

Memoranda—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		(Column F) Tw o-Year Probability of Default (PD) 14.01 - 16%	(Column G) Tw o-Year Probability of Default (PD) 16.01 - 18%	(Column H) Tw o-Year Probability of Default (PD) 18.01 - 20%	(Column I) Tw o-Year Probability of Default (PD) 20.01 - 22%	(Column J) Tw o-Year Probability of Default (PD) 22.01 - 26%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):							
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations		RCONM969 Confidential	RCONM970 Confidential	RCONM971 Confidential	RCONM972 Confidential	RCONM973 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties		RCONM984 Confidential	RCONM985 Confidential	RCONM986 Confidential	RCONM987 Confidential	RCONM988 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties		RCONM999 Confidential	RCONN001 Confidential	RCONN002 Confidential	RCONN003 Confidential	RCONN004 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCONN015 Confidential	RCONN016 Confidential	RCONN017 Confidential	RCONN018 Confidential	RCONN019 Confidential	M.18.d.
e. Credit cards		RCONN045 Confidential	RCONN046 Confidential	RCONN047 Confidential	RCONN048 Confidential	RCONN049 Confidential	M.18.e.
f. Automobile loans		RCONN060 Confidential	RCONN061 Confidential	RCONN062 Confidential	RCONN063 Confidential	RCONN064 Confidential	M.18.f.
g. Student loans		RCONN075 Confidential	RCONN076 Confidential	RCONN077 Confidential	RCONN078 Confidential	RCONN079 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards		RCONN090 Confidential	RCONN091 Confidential	RCONN092 Confidential	RCONN093 Confidential	RCONN094 Confidential	M.18.h.
i. Consumer leases		RCONN105 Confidential	RCONN106 Confidential	RCONN107 Confidential	RCONN108 Confidential	RCONN109 Confidential	M.18.i.
j. Total		RCONN120 Confidential	RCONN121 Confidential	RCONN122 Confidential	RCONN123 Confidential	RCONN124 Confidential	M.18.j.

Schedule RC-O—Continued

Memoranda—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		(Column K) Tw o-Year Probability of Default (PD) 26.01 - 30%	(Column L) Tw o-Year Probability of Default (PD) > 30%	(Column M) Tw o-Year Probability of Default (PD) Unscoreable	(Column N) Tw o-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using (1)	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):							
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations		RCONM974 Confidential	RCONM975 Confidential	RCONM976 Confidential	RCONM977 Confidential	RCONM978 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties		RCONM989 Confidential	RCONM990 Confidential	RCONM991 Confidential	RCONM992 Confidential	RCONM993 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties		RCONN005 Confidential	RCONN006 Confidential	RCONN007 Confidential	RCONN008 Confidential	RCONN009 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCONN020 Confidential	RCONN021 Confidential	RCONN022 Confidential	RCONN023 Confidential	RCONN024 Confidential	M.18.d.
e. Credit cards		RCONN050 Confidential	RCONN051 Confidential	RCONN052 Confidential	RCONN053 Confidential	RCONN054 Confidential	M.18.e.
f. Automobile loans		RCONN065 Confidential	RCONN066 Confidential	RCONN067 Confidential	RCONN068 Confidential	RCONN069 Confidential	M.18.f.
g. Student loans		RCONN080 Confidential	RCONN081 Confidential	RCONN082 Confidential	RCONN083 Confidential	RCONN084 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards		RCONN095 Confidential	RCONN096 Confidential	RCONN097 Confidential	RCONN098 Confidential	RCONN099 Confidential	M.18.h.
i. Consumer leases		RCONN110 Confidential	RCONN111 Confidential	RCONN112 Confidential	RCONN113 Confidential	RCONN114 Confidential	M.18.i.
j. Total		RCONN125 Confidential	RCONN126 Confidential	RCONN127 Confidential	RCONN128 Confidential		M.18.j.

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in column N for a product type is zero, enter 0.

Schedule RCP

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets ⁽¹⁾ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale ⁽²⁾ from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands			Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)				
a. Closed-end first liens	RCONF066		N/A	1.a.
b. Closed-end junior liens	RCONF067		N/A	1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF670		N/A	1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671		N/A	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		N/A	2.a.
b. Closed-end junior liens	RCONF069		N/A	2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF672		N/A	2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673		N/A	2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens	RCONF070		N/A	3.a.
b. Closed-end junior liens	RCONF071		N/A	3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF674		N/A	3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675		N/A	3.c.(2)
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):				
a. Closed-end first liens	RCONF072		N/A	4.a.
b. Closed-end junior liens	RCONF073		N/A	4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF676		N/A	4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677		N/A	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):				
a. Closed-end 1-4 family residential mortgage loans	RIADF184		N/A	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560		N/A	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens	RCONF678		N/A	6.a.
b. Closed-end junior liens	RCONF679		N/A	6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF680		N/A	6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681		N/A	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191		Confidential	7.a.
b. For representations and warranties made to other parties	RCONL192		Confidential	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	RCONM288		N/A	7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that:

(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or

(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	
Assets							
1. Available-for-sale securities		RCON1773	RCONG474	RCONG475	RCONG476	RCONG477	
		N/A	N/A	N/A	N/A	N/A	1.
2. Federal funds sold and securities purchased under agreements to resell		RCONG478	RCONG479	RCONG480	RCONG481	RCONG482	
		N/A	N/A	N/A	N/A	N/A	2.
3. Loans and leases held for sale		RCONG483	RCONG484	RCONG485	RCONG486	RCONG487	
		N/A	N/A	N/A	N/A	N/A	3.
4. Loans and leases held for investment		RCONG488	RCONG489	RCONG490	RCONG491	RCONG492	
		N/A	N/A	N/A	N/A	N/A	4.
5. Trading assets:							
a. Derivative assets		RCON3543	RCONG493	RCONG494	RCONG495	RCONG496	
		N/A	N/A	N/A	N/A	N/A	5.a.
b. Other trading assets		RCONG497	RCONG498	RCONG499	RCONG500	RCONG501	
		N/A	N/A	N/A	N/A	N/A	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	
		N/A	N/A	N/A	N/A	N/A	5.b.(1)
6. All other assets		RCONG391	RCONG392	RCONG395	RCONG396	RCONG804	
		N/A	N/A	N/A	N/A	N/A	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)		RCONG502	RCONG503	RCONG504	RCONG505	RCONG506	
		N/A	N/A	N/A	N/A	N/A	7.

Schedule RC-Q—Continued

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	
Liabilities							
8. Deposits		RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	8.
		N/A	N/A	N/A	N/A	N/A	
9. Federal funds purchased and securities sold under agreements to repurchase		RCONG507	RCONG508	RCONG509	RCONG510	RCONG511	9.
		N/A	N/A	N/A	N/A	N/A	
10. Trading liabilities:							
a. Derivative liabilities		RCON3547	RCONG512	RCONG513	RCONG514	RCONG515	10.a.
		N/A	N/A	N/A	N/A	N/A	
b. Other trading liabilities		RCONG516	RCONG517	RCONG518	RCONG519	RCONG520	10.b.
		N/A	N/A	N/A	N/A	N/A	
11. Other borrow ed money		RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	11.
		N/A	N/A	N/A	N/A	N/A	
12. Subordinated notes and debentures		RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	12.
		N/A	N/A	N/A	N/A	N/A	
13. All other liabilities		RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	13.
		N/A	N/A	N/A	N/A	N/A	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)		RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	14.
		N/A	N/A	N/A	N/A	N/A	

Schedule RC-Q—Continued

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	
Memoranda							
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):							
a. Mortgage servicing assets		RCONG536	RCONG537	RCONG538	RCONG539	RCONG540	M.1.a.
		N/A	N/A	N/A	N/A	N/A	
b. Nontrading derivative assets		RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	M.1.b.
		N/A	N/A	N/A	N/A	N/A	
c. TEXTG546		RCONG546	RCONG547	RCONG548	RCONG549	RCONG550	M.1.c.
		N/A	N/A	N/A	N/A	N/A	
d. TEXTG551		RCONG551	RCONG552	RCONG553	RCONG554	RCONG555	M.1.d.
		N/A	N/A	N/A	N/A	N/A	
e. TEXTG556		RCONG556	RCONG557	RCONG558	RCONG559	RCONG560	M.1.e.
		N/A	N/A	N/A	N/A	N/A	
f. TEXTG561		RCONG561	RCONG562	RCONG563	RCONG564	RCONG565	M.1.f.
		N/A	N/A	N/A	N/A	N/A	
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):							
a. Loan commitments (not accounted for as derivatives)		RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	M.2.a.
		N/A	N/A	N/A	N/A	N/A	
b. Nontrading derivative liabilities		RCONG566	RCONG567	RCONG568	RCONG569	RCONG570	M.2.b.
		N/A	N/A	N/A	N/A	N/A	
c. TEXTG571		RCONG571	RCONG572	RCONG573	RCONG574	RCONG575	M.2.c.
		N/A	N/A	N/A	N/A	N/A	
d. TEXTG576		RCONG576	RCONG577	RCONG578	RCONG579	RCONG580	M.2.d.
		N/A	N/A	N/A	N/A	N/A	
e. TEXTG581		RCONG581	RCONG582	RCONG583	RCONG584	RCONG585	M.2.e.
		N/A	N/A	N/A	N/A	N/A	
f. TEXTG586		RCONG586	RCONG587	RCONG588	RCONG589	RCONG590	M.2.f.
		N/A	N/A	N/A	N/A	N/A	

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I. is to be completed on a consolidated basis.

Dollar Amounts in Thousands		Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	RCOAP742	14,300	1.
2. Retained earnings	RCON3632	11,305	2.
3. Accumulated other comprehensive income (AOCI)	RCOAB530	10	3.
		Number	
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.
Dollar Amounts in Thousands		Amount	
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	25,615	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
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	257	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 (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):			
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	10	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. To be completed only by institutions that entered "0" for No in item 3.a: 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)	RCOAP849	N/A	9.f.

Schedule RCRI

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Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands		Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
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
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions		RCOAP850	0
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
12. Subtotal (item 5 minus items 6 through 11)		RCOAP852	25,348
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
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		RCOAP854	0
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
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
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
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)		RCOAP858	0
19. Common equity tier 1 capital (item 12 minus item 18)		RCOAP859	25,348
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus		RCOAP860	0
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital		RCOAP861	0
22. Tier 1 minority interest not included in common equity tier 1 capital		RCOAP862	0
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)		RCOAP863	0
24. LESS: Additional tier 1 capital deductions		RCOAP864	0
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)		RCOAP865	0
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)		RCOA8274	25,348
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus		RCOAP866	0
28. Non-qualifying capital instruments subject to phase out from tier 2 capital		RCOAP867	0
29. Total capital minority interest that is not included in tier 1 capital		RCOAP868	0
30.			
a. Allowance for loan and lease losses includable in tier 2 capital		RCOA5310	3,037
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital		RCOW5310	N/A

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands			Amount															
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.																		
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)		RCOAP870	3,037	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	N/A	32.b.														
33. LESS: Tier 2 capital deductions		RCOAP872	0	33.														
34.																		
a. Tier 2 capital (greater of item 32.a minus item 33, or zero)		RCOA5311	3,037	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	N/A	34.b.														
Total Capital																		
35.																		
a. Total capital (sum of items 26 and 34.a)		RCOA3792	28,385	35.a.														
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)		RCOW3792	N/A	35.b.														
Total Assets for the Leverage Ratio																		
36. Average total consolidated assets		RCON3368	279,748	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	257	37.														
		<table><tr><th colspan="2">Components</th></tr><tr><td colspan="2"></td></tr><tr><td>Line a.</td><td>257</td></tr><tr><td colspan="2"></td></tr><tr><td>Line b.</td><td>0</td></tr><tr><td colspan="2"></td></tr><tr><td>Line c.</td><td>0</td></tr></table>			Components				Line a.	257			Line b.	0			Line c.	0
Components																		
Line a.	257																	
Line b.	0																	
Line c.	0																	
a. Common equity tier 1 capital adjustments and deductions in items 6, 7, 8, 10.b., 11, and 13 through 16																		
b. Item 17: "Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions"																		
c. Item 24: "Additional tier 1 capital deductions" (NOTE: Avoid double-counting amounts reported in item 17.)																		
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	279,491	39.														
Total Risk-Weighted Assets																		
40.																		
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		RCOAA223	243,127	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	N/A	40.b.														

(*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

Schedule RC-R—Continued

Part I—Continued

	(Column A) Percentage	(Column B) Percentage	
Risk-Based Capital Ratios*			
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)	RCOAP79310.4258	RCOWP793N/A	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)	RCOA720610.4258	RCOW7206N/A	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)	RCOA720511.6750	RCOW7205N/A	43.
		Percentage	
Leverage Capital Ratios*			
44. Tier 1 leverage ratio (item 26 divided by item 39)	RCOA7204	9.0693	44.
Dollar Amounts in Thousands		Amount	
45. Advanced approaches institutions only: Supplementary leverage ratio information:			
a. Total leverage exposure	RCOA7204	9.0693	44.
		Percentage	
b. Supplementary leverage ratio	RCOA7204	9.0693	44.
Capital Buffer*			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	RCOA7204	9.0693	44.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOA7204	9.0693	44.
Dollar Amounts in Thousands		Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income	RCOA7204	9.0693	44.
48. Distributions and discretionary bonus payments during the quarter	RCOA7204	9.0693	44.

(*) Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules⁽¹⁾ and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories⁽²⁾

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%	
1. Cash and balances due from depository institutions	RCOND957	RCONS396	RCOND958				RCOND959	
	57,381	0	43,686				13,695	1.
2. Securities:								
a. Held-to-maturity securities	RCOND961	RCONS399	RCOND962				RCOND963	
	0	0	0				0	2.a.
b. Available-for-sale securities	RCOND966	RCONS402	RCOND967				RCOND968	
	2,886	17	0				2,869	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices	RCOND971		RCOND972				RCOND973	
	0		0				0	3.a.
b. Securities purchased under agreements to resell	RCONH171	RCONH172						3.b.
	0	0						
4. Loans and leases held for sale:								
a. Residential mortgage exposures	RCONS413	RCONS414	RCONH173				RCONS415	
	0	0	0				0	4.a.
b. High volatility commercial real estate exposures	RCONS419	RCONS420	RCONH174				RCONH175	
	0	0	0				0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽³⁾	RCONS423	RCONS424	RCONS425				RCONS426	
	0	0	0				0	4.c.
d. All other exposures	RCONS431	RCONS432	RCONS433				RCONS434	
	496	0	0				496	4.d.

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 234.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

(3) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
1. Cash and balances due from depository institutions	RCONS397	RCOND960	RCONS398					1.
	0	0	0					
2. Securities:								
a. Held-to-maturity securities	RCOND964	RCOND965	RCONS400					2.a.
	0	0	0					
b. Available-for-sale-securities	RCOND969	RCOND970	RCONS403		RCONS405		RCONS406	2.b.
	0	0	0		0		0	
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices	RCONS410	RCOND974	RCONS411		3.a.			
	0	0	0					
b. Securities purchased under agreements to resell								
4. Loans and leases held for sale:								
a. Residential mortgage exposures	RCONS416	RCONS417			4.a.			
	0	0						
b. High volatility commercial real estate exposures	RCONH176	RCONH177	RCONS421		4.b.			
	0	0	0					
c. Exposures past due 90 days or more or on nonaccrual (5)	RCONS427	RCONS428	RCONS429		4.c.			
	0	0	0					
d. All other exposures	RCONS435	RCONS436	RCONS437		4.d.			
	0	0	0					

(4) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
(5) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II—Continued

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (6) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (6) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
1. Cash and balances due from depository institutions						
2. Securities:						
a. Held-to-maturity securities						
b. Available-for-sale securities				RCNH271	RCNH272	
				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices						
b. Securities purchased under agreements to resell						
4. Loans and leases held for sale:						
a. Residential mortgage exposures				RCNH273	RCNH274	
				0	0	4.a.
b. High volatility commercial real estate exposures				RCNH275	RCNH276	
				0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual (7)				RCNH277	RCNH278	
				0	0	4.c.
d. All other exposures				RCNH279	RCNH280	
				0	0	4.d.

(6) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

(7) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II—Continued

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%	
5. Loans and leases, net of unearned income:								
a. Residential mortgage exposures	RCONS439	RCONS440	RCONH178				RCONS441	5.a.
	36,588	0	0				0	
b. High volatility commercial real estate exposures	RCONS445	RCONS446	RCONH179				RCONH180	5.b.
	0	0	0				0	
c. Exposures past due 90 days or more or on nonaccrual (8)	RCONS449	RCONS450	RCONS451				RCONS452	5.c.
	52	0	0				0	
d. All other exposures	RCONS457	RCONS458	RCONS459				RCONS460	5.d.
	192,600	0	0				958	
6. LESS: Allow ance for loan and lease losses	RCON3123	RCON3123						6.
	3,009	3,009						
7. Trading assets	RCOND976	RCONS466	RCOND977				RCOND978	7.
	0	0	0				0	
8. All other assets (9)	RCOND981	RCONS469	RCOND982				RCOND983	8.
	5,494	0	519				960	

(8) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.

(9) Includes premises and fixed assets; other real estate ow ned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
5. Loans and leases, net of unearned income:								
a. Residential mortgage exposures	RCONS442	RCONS443						5.a.
	36,588	0						
b. High volatility commercial real estate exposures	RCONH181	RCONH182	RCONS447					5.b.
	0	0	0					
c. Exposures past due 90 days or more or on nonaccrual (11)	RCONS453	RCONS454	RCONS455					5.c.
	0	0	52					
d. All other exposures	RCONS461	RCONS462	RCONS463					5.d.
	0	191,642	0					
6. LESS: Allow ance for loans and lease losses								
7. Trading assets	RCOND979	RCOND980	RCONS467		RCONH186	RCONH290	RCONH187	
	0	0	0		0	0	0	7.
8. All other assets (12)	RCOND984	RCOND985	RCONH185		RCONH188	RCONS470	RCONS471	
	0	4,015	0		0	0	0	8.

(10) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

(11) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.

(12) Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R, Part II—Continued

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
5. Loans and leases, net of unearned income:						
a. Residential mortgage exposures				RCONH281	RCONH282	5.a.
				0	0	
b. High volatility commercial real estate exposures				RCONH283	RCONH284	5.b.
				0	0	
c. Exposures past due 90 days or more or on nonaccrual (14)				RCONH285	RCONH286	5.c.
				0	0	
d. All other exposures				RCONH287	RCONH288	5.d.
				0	0	
6. LESS: Allow ance for loans and lease losses						
7. Trading assets				RCONH291	RCONH292	7.
				0	0	
8. All other assets (15)				RCONH294	RCONH295	8.
				0	0	
a. Separate account bank-ow ned life insurance				RCONH296	RCONH297	8.a.
				0	0	
b. Default fund contributions to central counterparties				RCONH298	RCONH299	8.b.
				0	0	

(13) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to w hich the collateral haircut approach is applied, separate account bank-ow ned life insurance, and default fund contributions to central counterparties.

(14) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.

(15) Includes premises and fixed assets; other real estate ow ned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R, Part II—Continued

Securitization Exposures: On- and Off-Balance Sheet

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250% Exposure Amount	(Column T) Total Risk- Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk- Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar Amounts in Thousands						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities	RCONS475	RCONS476	RCONS477	RCONS478	RCONS479	9.a.
	0	0	0	0	0	
b. Available-for-sale securities	RCONS480	RCONS481	RCONS482	RCONS483	RCONS484	9.b.
	0	0	0	0	0	
c. Trading assets	RCONS485	RCONS486	RCONS487	RCONS488	RCONS489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures	RCONS490	RCONS491	RCONS492	RCONS493	RCONS494	9.d.
	0	0	0	0	0	
10. Off-balance sheet securitization exposures	RCONS495	RCONS496	RCONS497	RCONS498	RCONS499	10.
	0	0	0	0	0	

(16) Simplified Supervisory Formula Approach.

Schedule RC-R, Part II—Continued

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%
11. Total balance sheet assets ⁽¹⁷⁾	RCON2170	RCONS500	RCOND987				RCOND988	RCOND989	RCOND990
.....	292,489	(2,992)	44,205				18,978	36,588	195,657

11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(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 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets ⁽¹⁷⁾	RCONS503		RCONS505	RCONS506	RCONS507			RCONS510	RCONH300
.....	52		0	0	0			0	0

11.

(17) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.
(18) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R, Part II—Continued

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (19)

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(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%	
12. Financial standby letters of credit	RCOND991		RCOND992	RCOND993				12.
	0	1.0	0	0				
13. Performance standby letters of credit and transaction-related contingent items	RCOND997		RCOND998	RCOND999				13.
	296	0.5	148	0				
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606		RCONG607	RCONG608				14.
	0	0.2	0	0				
15. Retained recourse on small business obligations sold with recourse	RCONG612		RCONG613	RCONG614				15.
	0	1.0	0	0				
16. Repo-style transactions (22)	RCONS515		RCONS516	RCONS517	RCONS518	RCONS519		16.
	0	1.0	0	0	0	0		
17. All other off-balance sheet liabilities	RCONG618		RCONG619	RCONG620				17.
	0	1.0	0	0				
18. Unused commitments (exclude unused commitments to asset- backed commercial paper conduits):								
a. Original maturity of one year or less	RCONS525		RCONS526	RCONS527				18.a.
	25,469	0.2	5,094	0				
b. Original maturity exceeding one year	RCONG624		RCONG625	RCONG626				18.b.
	40,119	0.5	20,060	0				

(19) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

(20) Credit conversion factor.

(21) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

(22) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Schedule RC-R, Part II—Continued

	(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%	(Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk (23) Weighted Asset Amount	
Dollar Amounts in Thousands							
12. Financial standby letters of credit	RCOND994	RCOND995	RCOND996	RCONS511			12.
	0	0	0	0			
13. Performance standby letters of credit and transaction-related contingent items	RCONG603	RCONG604	RCONG605	RCONS512			13.
	0	0	148	0			
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG609	RCONG610	RCONG611	RCONS513			14.
	0	0	0	0			
15. Retained recourse on small business obligations sold with recourse	RCONG615	RCONG616	RCONG617	RCONS514			15.
	0	0	0	0			
16. Repo-style transactions (24)	RCONS520	RCONS521	RCONS522	RCONS523	RCONH301	RCONH302	16.
	0	0	0	0	0	0	
17. All other off-balance sheet liabilities	RCONG621	RCONG622	RCONG623	RCONS524			17.
	0	0	0	0			
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less	RCONS528	RCONS529	RCONS530	RCONS531	RCONH303	RCONH304	18.a.
	0	0	5,094	0	0	0	
b. Original maturity exceeding one year	RCONG627	RCONG628	RCONG629	RCONS539	RCONH307	RCONH308	18.b.
	0	0	20,060	0	0	0	

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.
(24) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Schedule RC-R, Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(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%	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments	RCONS540		RCONS541						19.
	0	0.0	0						
20. Over-the-counter derivatives			RCONS542	RCONS543			RCONS544	RCONS545	20.
			0	0			0	0	
21. Centrally cleared derivatives			RCONS549	RCONS550	RCONS551	RCONS552		RCONS554	21.
			0	0	0	0		0	
22. Unsettled transactions (failed trades) (27)	RCONH191			RCONH193				RCONH194	22.
	0			0				0	

	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches (28) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments									
20. Over-the-counter derivatives	RCONS546	RCONS547	RCONS548				RCONH309	RCONH310	20.
	0	0	0				0	0	
21. Centrally cleared derivatives	RCONS555	RCONS556	RCONS557						21.
	0	0	0						
22. Unsettled transactions (failed trades)	RCONH195	RCONH196	RCONH197	RCONH198	RCONH199	RCONH200			22.
	0	0	0	0	0	0			

(25) Credit conversion factor.
(26) For item 19, column A multiplied by credit conversion factor.
(27) For item 22, the sum of columns C through Q must equal column A.
(28) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

Schedule RC-R, Part II—Continued

Totals

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)									23.
	RCONG630	RCONS558	RCONS559	RCONS560	RCONG631	RCONG632	RCONG633	RCONS561	
	44,205	0	0	0	18,978	36,588	220,959	52	23.
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONG634	RCONS569	RCONS570	RCONS571	RCONG635	RCONG636	RCONG637	RCONS572	
	0	0	0	0	3,796	18,294	220,959	78	25.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(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 1250%	
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)								23.
		RCONS563	RCONS564	RCONS565	RCONS566	RCONS567	RCONS568	
		0	0	0	0	0	0	23.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%	24.
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.

(29) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands		Amount																								
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (sum of Part II and Part I items below)*:		RCONS580	243,127	26.																						
RC-R, Part II items:		<table><tr><th colspan="2">Components</th></tr><tr><td>Line a.</td><td>0</td></tr><tr><td>Line b.</td><td>0</td></tr><tr><td>Line c.</td><td>243,127</td></tr><tr><td colspan="2"></td></tr><tr><td>Line d.</td><td>0</td></tr><tr><td>Line e.</td><td>0</td></tr><tr><td>Line f.</td><td>0</td></tr><tr><td colspan="2"></td></tr><tr><td>Line g.</td><td>0</td></tr><tr><td>Line h.</td><td>0</td></tr></table>			Components		Line a.	0	Line b.	0	Line c.	243,127			Line d.	0	Line e.	0	Line f.	0			Line g.	0	Line h.	0
Components																										
Line a.	0																									
Line b.	0																									
Line c.	243,127																									
Line d.	0																									
Line e.	0																									
Line f.	0																									
Line g.	0																									
Line h.	0																									
a. Sum of items 2.b. through 20, Column S																										
b. Sum of items 9 and 10, Columns T and U																										
c. Sum of item 25, Columns C through Q																										
RC-R, Part I items:																										
d. Investments in the institution's own shares to the extent not excluded as part of treasury stock in item 10.b																										
e. Reciprocal cross-holdings in the capital of financial institutions in the form of common stock in item 10.b																										
f. Sum of items 11 and 13 through 16																										
g. Additional tier 1 capital deductions in item 24 (exclude the portion of this item that is composed of tier 2 capital deductions reported in item 33)																										
h. Tier 2 capital deductions in item 33																										
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)		RCONS581	0	27.																						
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (30)		RCONB704	243,127	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	243,127	31.																						

(*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

(30) Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule RC-R, Part II—Continued

Memoranda

Dollar Amounts in Thousands		Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCONG642	0

M.1.

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:				
a. Interest rate	RCONS582	0	RCONS583	0
b. Foreign exchange rate and gold	RCONS585	0	RCONS586	0
c. Credit (investment grade reference asset)	RCONS588	0	RCONS589	0
d. Credit (non-investment grade reference asset)	RCONS591	0	RCONS592	0
e. Equity	RCONS594	0	RCONS595	0
f. Precious metals (except gold)	RCONS597	0	RCONS598	0
g. Other	RCONS600	0	RCONS601	0

M.2.a.

M.2.b.

M.2.c.

M.2.d.

M.2.e.

M.2.f.

M.2.g.

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
3. Notional principal amounts of centrally cleared derivative contracts:				
a. Interest rate	RCONS603	0	RCONS604	0
b. Foreign exchange rate and gold	RCONS606	0	RCONS607	0
c. Credit (investment grade reference asset)	RCONS609	0	RCONS610	0
d. Credit (non-investment grade reference asset)	RCONS612	0	RCONS613	0
e. Equity	RCONS615	0	RCONS616	0
f. Precious metals (except gold)	RCONS618	0	RCONS619	0
g. Other	RCONS621	0	RCONS622	0

M.3.a.

M.3.b.

M.3.c.

M.3.d.

M.3.e.

M.3.f.

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases and All Other Assets	
Dollar Amounts in Thousands								
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCONB761	RCONB762			RCONB763		6.a.
		0	0			0		
b. Loans (included in Schedule RC-C)		RCONB500	RCONB501			RCONB502		6.b.
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCONB764	RCONB765			RCONB766		7.a.
		0	0			0		
b. 90 days or more past due		RCONB767	RCONB768			RCONB769		7.b.
		0	0			0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIADB770	RIADB771			RIADB772		8.a.
		0	0			0		
b. Recoveries		RIADB773	RIADB774			RIADB775		8.b.
		0	0			0		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
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	9.
	0	0	0	0	0	0	0	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783	RCONB784	RCONB785	RCONB786	RCONB787	RCONB788	RCONB789	10.
	0	0	0	0	0	0	0	
Bank Asset Sales								
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	11.
	0	0	0	0	0	0	0	
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	12.
	0	0	0	0	0	0	0	

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands		Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
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):			
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	0	M.2.b.
c. Other financial assets (includes home equity lines) (1)	RCONA591	61,099	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: (2)			
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:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	N/A	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCONB807	N/A	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	N/A	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCONB809	N/A	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (3)	RCONC407	N/A	M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.

(3) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instruction that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

	Yes/No	
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.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

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

Schedule RCT

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Schedule RC-T—Continued

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

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
Dollar Amounts in Thousands							
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	RCONJ263	N/A	RCONJ264	N/A	RCONJ265	N/A	M.1.a.
b. Interest-bearing deposits	RCONJ266	N/A	RCONJ267	N/A	RCONJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCONJ269	N/A	RCONJ270	N/A	RCONJ271	N/A	M.1.c.
d. State, county, and municipal obligations	RCONJ272	N/A	RCONJ273	N/A	RCONJ274	N/A	M.1.d.
e. Money market mutual funds	RCONJ275	N/A	RCONJ276	N/A	RCONJ277	N/A	M.1.e.
f. Equity mutual funds	RCONJ278	N/A	RCONJ279	N/A	RCONJ280	N/A	M.1.f.
g. Other mutual funds	RCONJ281	N/A	RCONJ282	N/A	RCONJ283	N/A	M.1.g.
h. Common trust funds and collective investment funds	RCONJ284	N/A	RCONJ285	N/A	RCONJ286	N/A	M.1.h.
i. Other short-term obligations	RCONJ287	N/A	RCONJ288	N/A	RCONJ289	N/A	M.1.i.
j. Other notes and bonds	RCONJ290	N/A	RCONJ291	N/A	RCONJ292	N/A	M.1.j.
k. Investments in unregistered funds and private equity investments	RCONJ293	N/A	RCONJ294	N/A	RCONJ295	N/A	M.1.k.
l. Other common and preferred stocks	RCONJ296	N/A	RCONJ297	N/A	RCONJ298	N/A	M.1.l.
m. Real estate mortgages	RCONJ299	N/A	RCONJ300	N/A	RCONJ301	N/A	M.1.m.
n. Real estate	RCONJ302	N/A	RCONJ303	N/A	RCONJ304	N/A	M.1.n.
o. Miscellaneous assets	RCONJ305	N/A	RCONJ306	N/A	RCONJ307	N/A	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCONJ308	N/A	RCONJ309	N/A	RCONJ310	N/A	M.1.p.

Schedule RCT

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Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands		(Column A) Managed Assets		(Column B) Number of Managed Accounts	
1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds		RCONJ311	N/A	RCONJ312	N/A
					M.1.q.

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

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

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:							
a. Personal trust and agency accounts		RIADB947	N/A	RIADB948	N/A	RIADB949	N/A
b. Employee benefit and retirement-related trust and agency accounts		RIADB950	N/A	RIADB951	N/A	RIADB952	N/A
c. Investment management and investment advisory agency accounts		RIADB953	N/A	RIADB954	N/A	RIADB955	N/A
d. Other fiduciary accounts and related services		RIADB956	N/A	RIADB957	N/A	RIADB958	N/A
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	N/A	RIADB960	N/A	RIADB961	N/A
							M.4.a.
							M.4.b.
							M.4.c.
							M.4.d.
							M.4.e.

Schedule RC-T—Continued

Memoranda—Continued

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Confidential
Name and Title (TEXT B962)

Confidential
E-mail Address (TEXT B926)

Confidential
Telephone: Area code/phone number/extension (TEXT B963)

Confidential
FAX: Area code/phone number (TEXT B964)

Schedule RCV

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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:							
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							
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.

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

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15, and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, *material* changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? NO
(RCON 6979)

BANK MANAGEMENT STATEMENT (750 character limit):
(TEXT 6980)