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	RIAD	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	4435	1,836	1.a.1.a.
(b) All other loans secured by real estate	4436	3,479	1.a.1.b.
(2) Commercial and industrial loans	4012	1,651	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	473	1.a.3.b.
(4) Loans to foreign governments and official institutions	4056	0	1.a.4.
(5) All other loans (1)	4058	0	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	7,439	1.a.6.
b. Income from lease financing receivables	4065	5	1.b.
c. Interest income on balances due from depository institutions (2)	4115	129	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	67	1.d.1.
(2) Mortgage-backed securities	B489	495	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	393	1.d.3.
e. Interest income from trading assets	4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	0	1.f.
g. Other interest income	4518	54	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	8,582	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)	4508	215	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	165	2.a.2.a.
(b) Time deposits of $100,000 or more	A517	393	2.a.2.b.
(c) Time deposits of less than $100,000	A518	116	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	12	2.b.
c. Interest on trading liabilities and other borrowed money	4185	349	2.c.

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—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			4073	1,250	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	7,332			3.
4. Provision for loan and lease losses	4230	0			4.
5. Noninterest income:					
a. Income from fiduciary activities (1)			4070	0	5.a.
b. Service charges on deposit accounts			4080	453	5.b.
c. Trading revenue (2)			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage			C886	210	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions			C888	0	5.d.2.
(3) Fees and commissions from annuity sales			C887	1	5.d.3.
(4) Underwriting income from insurance and reinsurance activities			C386	0	5.d.4.
(5) Income from other insurance activities			C387	3	5.d.5.
e. Venture capital revenue			B491	0	5.e.
f. Net servicing fees			B492	124	5.f.
g. Net securitization income			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	892	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	(13)	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)			B496	(9)	5.k.
l. Other noninterest income*			B497	666	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	2,327			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities	3196	(1)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	2,877	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	786	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets			C232	66	7.c.2.
d. Other noninterest expense*			4092	1,851	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	5,580			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)	4301	4,078			8.
9. Applicable income taxes (on item 8)	4302	1,235			9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	4300	2,843			10.
11. Discontinued operations, net of applicable income taxes*	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	2,843			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)	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	2,843			14.

* Describe on Schedule RI-E - Explanations

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.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands	Year-to-date		
	RIAD	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	4513	0	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (1)			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431	NR	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313	5	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	377	M.4.
		Number	
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)	4150	69	M.5.
Memorandum item 6 is to be completed by: (1) • *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.*			
	RIAD	Amount	
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024	NR	M.6.
	RIAD	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)	9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			
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.			
	RIAD	Amount	
a. Interest rate exposures	8757	NR	M.8.a.
b. Foreign exchange exposures	8758	NR	M.8.b.
c. Equity security and index exposures	8759	NR	M.8.c.
d. Commodity and other exposures	8760	NR	M.8.d.
e. Credit exposures	F186	NR	M.8.e.
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).			
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)	K090	NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	K094	NR	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	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	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)	A251	NR	M.10.
	RIAD	YES / NO	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530	NO	M.11.

1 The asset size tests and the 5 percent of total loans test are generally based on total assets and total loans reported in 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 RI—Continued

Memoranda—Continued	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
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.				
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))		F228	NR	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.				
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		F551	NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	NR	M.13.a1
b. Net gains (losses) on liabilities		F553	NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	NR	M.13.b1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses		J319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320	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)		J321	0	M.14.c.
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.				
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		H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use		H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use		H034	NR	M.15.c.
d. All other service charges on deposit accounts		H035	NR	M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	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)	3217	31,874	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	31,874	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	2,843	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	12	5.
6. Treasury stock transactions, net	B510	0	6.
7. Changes incident to business combinations, net	4356	0	7.
8. LESS: Cash dividends declared on preferred stock	4470	14	8.
9. LESS: Cash dividends declared on common stock	4460	1,125	9.
10. Other comprehensive income (1)	B511	342	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	33,932	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 RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.2.
b. Secured by farmland	3584	0	3585	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	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	26	C217	22	1.c.2.a.
(b) Secured by junior liens	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	9	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks	4481	0	4482	0	2.
3. Not applicable					
4. Commercial and industrial loans	4638	11	4608	13	4.

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

Schedule RI-B—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a.
b. Automobile loans	K129	89	K133	109	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	9	K206	2	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans (2)	4644	92	4628	25	7.
8. Lease financing receivables	4266	0	4267	0	8.
9. Total (sum of items 1 through 8)	4635	227	4605	180	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 state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets: (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652	NR	4662	NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654	NR	4664	NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	4646	NR	4618	NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	F185	NR	F187	NR	M.2.d.
3. Memorandum item 3 is to be completed by: (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)	4655	NR	4665	NR	M.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 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.

	Calendar year-to-date RIAD	Amount	
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)	C388	NR	M.4.

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

2 The $300 million asset size test and the five 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	RIAD	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)	B522	3,197	1.
2. Recoveries (must equal part I, item 9, column B, above)	4605	180	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	227	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	0	5.
6. Adjustments* (see instructions for this schedule)	C233	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)	3123	3,150	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0	M.1.
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.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390	NR	M.3.
Memorandum item 4 is to be completed by all banks.			
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)	C781	0	M.4.

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]

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. Real estate loans:													
a. Construction loans	M708	NR	M709	NR	M710	NR	M711	NR	M712	NR	M713	NR	1.a.
b. Commercial real estate loans	M714	NR	M715	NR	M716	NR	M717	NR	M719	NR	M720	NR	1.b.
c. Residential real estate loans	M721	NR	M722	NR	M723	NR	M724	NR	M725	NR	M726	NR	1.c.
2. Commercial loans[2]	M727	NR	M728	NR	M729	NR	M730	NR	M731	NR	M732	NR	2.
3. Credit Cards	M733	NR	M734	NR	M735	NR	M736	NR	M737	NR	M738	NR	3.
4. Other consumer loans	M739	NR	M740	NR	M741	NR	M742	NR	M743	NR	M744	NR	4.
5. Unallocated, if any							M745	NR					5.
6. Total (for each column sum of 1.a through 5)[3]	M746	NR	M747	NR	M748	NR	M749	NR	M750	NR	M751	NR	6.

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 RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calender 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	RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l)			
Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 5.l:			
a. Income and fees from the printing and sale of checks	C013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014	164	1.b.
c. Income and fees from automated teller machines (ATMs)	C016	0	1.c.
d. Rent and other income from other real estate owned	4042	0	1.d.
e. Safe deposit box rent	C015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229	0	1.f.
g. Bank card and credit card interchange fees	F555	306	1.g.
h. Gains on bargain purchases	J447	0	1.h.
i. Income and fees from wire transfers	T047	0	1.i.
j. TEXT 4461	4461	0	1j.
k. TEXT 4462	4462	0	1k.
l. TEXT 4463	4463	0	1l.
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	C017	483	2.a.
b. Advertising and marketing expenses	0497	150	2.b.
c. Directors' fees	4136	0	2.c.
d. Printing, stationery, and supplies	C018	0	2.d.
e. Postage	8403	0	2.e.
f. Legal fees and expenses	4141	0	2.f.
g. FDIC deposit insurance assessments	4146	125	2.g.
h. Accounting and auditing expenses	F556	0	2.h.
i. Consulting and advisory expenses	F557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses	F558	380	2.j.
k. Telecommunications expenses	F559	0	2.k.
l. Other real estate owned expenses	Y923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	Y924	0	2.m.
n. TEXT 4464 Loan Processing Exp	4464	121	2.n.
o. TEXT 4467	4467	0	2.o.
p. TEXT 4468	4468	0	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)			
(itemize and describe each discontinued operation):			
a. (1) TEXT FT29	FT29	0	3.a.1.
(2) Applicable income tax effect — FT30: 0			3.a.2.
b. (1) TEXT FT31	FT31	0	3.b.1.
(2) Applicable income tax effect — FT32: 0			3.b.2.

Schedule RI-E—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date 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. TEXT B526	B526	0	4.a.
b. TEXT B527	B527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a. TEXT 4498 Restricted Stock Grant	4498	0	5.a.
b. TEXT 4499	4499	0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
a. TEXT 4521	4521	0	6.a.
b. TEXT 4522	4522	0	6.b.

	RIAD	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): Comments?	4769	NO	7.

Other explanations (please type or print clearly):
(TEXT 4769)

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			RCON	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	3,165	1.a.
b. Interest-bearing balances (2)			0071	15,491	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	2,786	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	62,616	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	177	3.a.
b. Securities purchased under agreements to resell (3)			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	0	4.a.
b. Loans and leases, net of unearned income	B528	195,088			4.b.
c. LESS: Allowance for loan and lease losses	3123	3,150			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	191,938	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including capitalized leases)			2145	4,108	6.
7. Other real estate owned (from Schedule RC-M)			2150	126	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	0	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets:					
a. Goodwill			3163	131	10.a.
b. Other intangible assets (from Schedule RC-M)			0426	774	10.b.
11. Other assets (from Schedule RC-F)			2160	14,828	11.
12. Total assets (sum of items 1 through 11)			2170	296,140	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	219,600	13.a.
(1) Noninterest-bearing (4)	6631	26,983			13.a.1.
(2) Interest-bearing	6636	192,617			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5)			B993	0	14.a.
b. Securities sold under agreements to repurchase (6)			B995	5,682	14.b.
15. Trading liabilities (from Schedule RC-D)			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	31,000	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7)			3200	0	19.
20. Other liabilities (from Schedule RC-G)			2930	5,926	20.
21. Total liabilities (sum of items 13 through 20)			2948	262,208	21.
22. Not applicable					

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.

4 Includes noninterest-bearing, demand, time, and savings deposits.

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

6 Includes all securities repurchase agreements, regardless of maturity.

7 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Amount	
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	110	23.
24. Common stock	3230	22	24.
25. Surplus (excludes all surplus related to preferred stock)	3839	12,406	25.
26. a. Retained earnings	3632	21,158	26.a.
b. Accumulated other comprehensive income (1)	B530	468	26.b.
c. Other equity capital components (2)	A130	(232)	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	33,932	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	33,932	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	296,140	29.

Memoranda

To be reported with the March Report of Condition.

	RCON	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	6724	NR	M.1.

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

To be reported with the March Report of Condition.

	RCON	Date	
2. Bank's fiscal year-end date (report the date in MMDD format)	8678	NR	M.2.

1 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.

2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	0020	NR	1.a.
b. Currency and coin	0080	NR	1.b.
2. Balances due from depository institutions in the U.S.:			
a. U.S. branches and agencies of foreign banks	0083	NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085	NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	0073	NR	3.a.
b. Other banks in foreign countries and foreign central banks	0074	NR	3.b.
4. Balances due from Federal Reserve Banks	0090	NR	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010	NR	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 RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	4,203	1298	4,215	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	2,786	8497	2,782	8498	22,406	8499	22,818	3.

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.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	3,648	G303	3,600	4.a.1.
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	19,396	G307	19,704	4.a.2.
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	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[1]	G312	0	G313	0	G314	11,237	G315	11,264	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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 RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCON	Available-for-sale (Column D) Fair Value Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	K150	0	K151	0	K152	997	K153	1,015	4.c.2.a.
(b) All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial poducts:									
(1) Cash	G336	0	G337	0	G338	0	G339	0	5.b.1.
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2.
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3.
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a.
a. Other foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	0	A511	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)	1754	2,786	1771	2,782	1772	61,887	1773	62,616	8.

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).

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities (1)	0416	27,515	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):			
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	A549	453	M.2.a.1.
(2) Over three months through 12 months	A550	1,959	M.2.a.2.
(3) Over one year through three years	A551	3,580	M.2.a.3.
(4) Over three years through five years	A552	7,609	M.2.a.4.
(5) Over five years through 15 years	A553	15,936	M.2.a.5.
(6) Over 15 years	A554	282	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	A555	281	M.2.b.1.
(2) Over three months through 12 months	A556	2,422	M.2.b.2.
(3) Over one year through three years	A557	388	M.2.b.3.
(4) Over three years through five years	A558	0	M.2.b.4.
(5) Over five years through 15 years	A559	14,618	M.2.b.5.
(6) Over 15 years	A560	5,595	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	A561	6,183	M.2.c.1.
(2) Over three years	A562	6,096	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)	A248	2,411	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)	1778	2,670	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	8782	0	M.4.a.
b. Fair value	8783	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	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets. (1)									
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	B838	NR	B839	NR	B840	NR	B841	NR	M.5.a.
b. Home equity lines	B842	NR	B843	NR	B844	NR	B845	NR	M.5.b.
c. Automobile loans	B846	NR	B847	NR	B848	NR	B849	NR	M.5.c.
d. Other consumer loans	B850	NR	B851	NR	B852	NR	B853	NR	M.5.d.
e. Commercial and industrial loans	B854	NR	B855	NR	B856	NR	B857	NR	M.5.e.
f. Other	B858	NR	B859	NR	B860	NR	B861	NR	M.5.f.

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-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
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	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g.

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, (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) RCON	Amount	(Column B) To Be Completed by All Banks RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			F158	1,291	1.a.1.
(2) Other construction loans and all land development and other land loans			F159	5,369	1.a.2.
b. Secured by farmland (including farm residential and other improvements)			1420	2,301	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			1797	7,230	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	44,963	1.c.2.a.
(b) Secured by junior liens			5368	1,341	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties			1460	1,962	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	53,704	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties			F161	26,097	1.e.2.
2. Loans to depository institutions and acceptances of other banks			1288	0	2.
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	B532	NR			2.a.1.
(2) To other commercial banks in the U.S.	B533	NR			2.a.2.
b. To other depository institutions in the U.S.	B534	NR			2.b.
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	B536	NR			2.c.1.
(2) To other banks in foreign countries	B537	NR			2.c.2.
3. Loans to finance agricultural production and other loans to farmers			1590	0	3.
4. Commercial and industrial loans			1766	40,878	4.
a. To U.S. addressees (domicile)	1763	NR			4.a.
b. To non-U.S. addressees (domicile)	1764	NR			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			B538	0	6.a.
b. Other revolving credit plans			B539	438	6.b.
c. Automobile loans			K137	9,083	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			K207	430	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)			2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	0	8.

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

Part I. Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1) RCON	Amount	(Column B) To Be Completed by All Banks RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454	0	9.a.
b. Other loans			J464	0	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545	NR			9.b.1.
(2) All other loans (exclude consumer loans)	J451	NR			9.b.2.
10. Lease financing receivables (net of unearned income)			2165	1	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	NR			10.a.
b. All other leases	F163	NR			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			2122	195,088	12.

Memoranda

Dollar Amounts in Thousands	RCON	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	K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K159	299	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F576	31	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K162	884	M.1.d.2.
e. Commercial and industrial loans	K256	34	M.1.e.
Memorandum items 1.e.1 and 2 are to be completed by banks with $300 millon or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):			
(1) To U.S. addressees (domicile)	K163	NR	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K164	NR	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165	0	M.1.f.
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):			
(1) Loans secured by farmland	K166	0	M.1.f.1.
(2)-(3) Not applicable			

[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

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K098	0	M.1.f.4.a.
(b) Automobile loans	K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	0	M.1.f.4.c.
Memorandum item 1.f.(5) is to be completed by: (2) • *Banks with $300 millon or more in total assets* • *Banks with less than $300 millon 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*			
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above	K168	NR	M.1.f.5.
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), column B, above) with a remaining maturity or next repricing date of: (3), (4)			
(1) Three months or less	A564	1,040	M.2.a.1.
(2) Over three months through 12 months	A565	1,086	M.2.a.2.
(3) Over one year through three years	A566	3,704	M.2.a.3.
(4) Over three years through five years	A567	11,908	M.2.a.4.
(5) Over five years through 15 years	A568	18,028	M.2.a.5.
(6) Over 15 years	A569	7,436	M.2.a.6.
2. b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)			
(1) Three months or less	A570	35,560	M.2.b.1.
(2) Over three months through 12 months	A571	16,634	M.2.b.2.
(3) Over one year through three years	A572	10,673	M.2.b.3.
(4) Over three years through five years	A573	24,108	M.2.b.4.
(5) Over five years through 15 years	A574	51,811	M.2.b.5.
(6) Over 15 years	A575	9,081	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	26,665	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (6)	2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370	24,542	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.

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, 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 RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
5. To be completed by banks with $300 million or more in total assets: (1) 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)	B837	NR	M.5.
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 Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	C391	NR	M.6.
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	C779	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	0	M.7.b.
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) & 1.c.(2)(b))	F230	0	M.8.a.
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	F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	34	M.9.
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	F578	NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F579	NR	M.10.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	F580	NR	M.10.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F581	NR	M.10.a3b1
(2) Secured by junior liens	F582	NR	M.10.a3b2
(4) Secured by multifamily (5 or more) residential properties	F583	NR	M.10.a.4.
(5) Secured by nonfarm nonresidential properties	F584	NR	M.10.a.5.
b. Commercial and industrial loans	F585	NR	M.10.b.

[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

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F586	NR	M.10.c1.
(2) Other revolving credit plans	F587	NR	M.10.c2.
(3) Automobile loans	K196	NR	M.10.c3.
(4) Other consumer loans	K208	NR	M.10.c4.
d. Other loans	F589	NR	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	F590	NR	M.11.a1.
(2) Secured by farmland (including farm residential and other improvements)	F591	NR	M.11.a2.
(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	F592	NR	M.11.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F593	NR	M.11.a3b1
(2) Secured by junior liens	F594	NR	M.11.a3b2
(4) Secured by multifamily (5 or more) residential properties	F595	NR	M.11.a4.
(5) Secured by nonfarm nonresidential properties	F596	NR	M.11.a5.
b. Commercial and industrial loans	F597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F598	NR	M.11.c1.
(2) Other revolving credit plans	F599	NR	M.11.c2.
(3) Automobile loans	K195	NR	M.11.c3.
(4) Other consumer loans	K209	NR	M.11.c4.
d. Other loans	F601	NR	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 Flows Not Expected to be Collected		
	RCON	Amount	RCON	Amount	RCON	Amount	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I,item 35.a) as of December 31, 2015.			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD G377	NR	M.13.b.
Memorandum item 14 is to be completed by all banks.			
	RCON		
14. Pledged loans and leases	G378	44,561	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	NR	M.15.a.1.
(2) Proprietary reverse mortgages	J467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	NR	M.15.b.1.
(2) Proprietary reverse mortgages	J469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	NR	M.15.c.1.
(2) Proprietary reverse mortgages	J471	NR	M.15.c.2.

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 othe loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

	RCON	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), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, (1) have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")	6999	NO	1.

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 of Loans		
	RCON	Number	
2. Report the total number of loans currently outstanding 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.)	5562	NR	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.)	5563	NR	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (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 original amounts of $100,000 or less	5564	92	5565	5,396	3.a.
b. With original amounts of more than $100,000 through $250,000	5566	62	5567	9,051	3.b.
c. With original amounts of more than $250,000 through $1,000,000	5568	78	5569	32,943	3.c.
4. Number and amount currently outstanding 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 original amounts of $100,000 or less	5570	153	5571	9,485	4.a.
b. With original amounts of more than $100,000 through $250,000	5572	47	5573	6,502	4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	44	5575	15,276	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

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

RCON	YES / NO	
6860	NO	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.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:	Number of Loans RCON	Number	
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.)	5576	NR	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.)	5577	NR	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans RCON	Number	(Column B) Amount Currently Outstanding RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (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 original amounts of $100,000 or less	5578	1	5579	65	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	2	5581	140	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	4	5583	1,434	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of $100,000 or less	5584	0	5585	0	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	0	5587	0	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	0	5589	0	8.c.

Schedule RC-D—Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	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.	TEXT F655	F655	NR	M.9.a.
b.	TEXT F656	F656	NR	M.9.b.
c.	TEXT F657	F657	NR	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.	TEXT F658	F658	NR	M.10.a.
b.	TEXT F659	F659	NR	M.10.b.
c.	TEXT F660	F660	NR	M.10.c.

1 Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total Transaction Accounts (Including Total Demand Deposits) RCON	Amount	Transaction Accounts (Column B) Memo: Total Demand Deposits (1) (Included in Column A) RCON	Amount	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	89,286			B550	113,688	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.	2203	11,148			2530	5,478	3.
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	0	4.
5. Banks in foreign countries	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	100,434	2210	26,983	2385	119,166	7.

Memoranda

Dollar Amounts in Thousands	RCON	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	6835	6,024	M.1.a.
b. Total brokered deposits	2365	37,907	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)			
(1) Brokered deposits of less than $100,000	2343	99	M.1.c.1.
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	J472	12,787	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)	A243	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)	K219	2,233	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)	K220	7,473	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)**	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	0	M.1.f.

[1] Includes 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	RCON	Amount	
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)	6810	25,855	M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352	27,900	M.2.a.2.
b. Total time deposits of less than $100,000	6648	14,896	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	19,603	M.2.c.
d. Total time deposits of more than $250,000	J474	30,912	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	F233	1,472	M.2.e.
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	A579	2,085	M.3.a.1.
(2) Over three months through 12 months	A580	7,039	M.3.a.2.
(3) Over one year through three years	A581	5,459	M.3.a.3.
(4) Over three years	A582	313	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)	A241	9,124	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	A584	4,411	M.4.a.1.
(2) Over three months through 12 months	A585	14,389	M.4.a.2.
(3) Over one year through three years	A586	26,722	M.4.a.3.
(4) Over three years	A587	4,993	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)	K221	6,495	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)	K222	12,305	M.4.c.

	RCON	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?	P752	YES	M.5.

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.

Dollar Amounts in Thousands	RCON	Amount	
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	P753	NR	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	NR	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755	NR	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	RCON	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	P756	NR	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	NR	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	P758	NR	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	NR	M.7.b.2.

Schedule RC-F—Other Assets

			RCON	Amount	
Dollar Amounts in Thousands					
1. Accrued interest receivable (1)			B556	719	1.
2. Net deferred tax assets (2)			2148	1,027	2.
3. Interest-only strips receivable (not in the form of a security) (3) on:					
a. Mortgage loans			A519	0	3.a.
b. Other financial assets			A520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)			1752	1,841	4.
5. Life insurance assets:					
a. General account life insurance assets			K201	8,104	5.a.
b. Separate account life insurance assets			K202	0	5.b.
c. Hybrid account life insurance assets			K270	0	5.c.
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2168	3,137	6.
a. Prepaid expenses	2166	0			6.a.
b. Repossessed personal property (including vehicles)	1578	0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d.
e. FDIC loss-sharing indemnification assets	J448	0			6.e.
f. Computer software	FT33	0			6.f.
g. Accounts receivable	FT34	0			6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	FT35	0			6.h.
i. TEXT 3549 Equity Investments in Low Income Tax Credits	3549	2,933			6.i.
j. TEXT 3550	3550	0			6.j.
k. TEXT 3551	3551	0			6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	14,828	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

			RCON	Amount	
Dollar Amounts in Thousands					
1. a. Interest accrued and unpaid on deposits (1)			3645	358	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	1,278	1.b.
2. Net deferred tax liabilities (2)			3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures			B557	0	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2938	4,290	4.
a. Accounts payable	3066	87			4.a.
b. Deferred compensation liabilities	C011	1,683			4.b.
c. Dividends declared but not yet payable	2932	0			4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d.
e. TEXT 3552 Commitments to Fund Low Income Tax Credits	3552	2,519			4.e.
f. TEXT 3553	3553	0			4.f.
g. TEXT 3554	3554	0			4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	5,926	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 RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands	RCON	Amount	
Assets			
1. Interest-bearing balances due from depository institutions	3381	15,837	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2)			
(excluding mortgage-backed securities)	B558	5,119	2.
3. Mortgage-backed securities (2)	B559	36,092	3.
4. All other securities (2), (3)			
(includes securities issued by states and political subdivisions in the U.S.)	B560	24,456	4.
5. Federal funds sold and securities purchased under agreements to resell	3365	0	5.
6. Loans:			
a. Total loans	3360	194,438	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	46,306	6.b.1.
(2) All other loans secured by real estate	3466	97,494	6.b.2.
c. Commercial and industrial loans	3387	38,834	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B561	0	6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	10,643	6.d.2.
7. To be completed by banks with $100 million or more in total assets: (4)			
Trading assets	3401	0	7.
8. Lease financing receivables (net of unearned income)	3484	334	8.
9. Total assets (5)	3368	296,673	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485	74,040	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	26,969	11.a.
b. Time deposits of $100,000 or more	A514	48,528	11.b.
c. Time deposits of less than $100,000	A529	14,308	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353	7,515	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)	3355	32,310	13.

Memorandum

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 1 is to be completed by: (4) • *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	3386	NR	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 five 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 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	RCON	Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814	9,603	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)	J477	NR	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J478	NR	1.a.2.
b. Credit card lines	3815	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. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)			
(1) Unused consumer credit card lines	J455	NR	1.b.1.
(2) Other unused credit card lines	J456	NR	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	F164	0	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	0	1.c.1.b.
(2) NOT secured by real estate	6550	0	1.c.2.
d. Securities underwriting	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	20,009	1.e.1.
(2) Loans to financial institutions	J458	0	1.e.2.
(3) All other unused commitments	J459	0	1.e.3.
2. Financial standby letters of credit	3819	13,225	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	3820	NR	2.a.
3. Performance standby letters of credit	3821	482	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	3822	NR	3.a.
4. Commercial and similar letters of credit	3411	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)	3433	0	6.a.
b. Securities borrowed	3432	0	6.b.

7. Credit derivatives:	(Column A) Sold Protection RCON	Amount	(Column B) Purchased Protection RCON	Amount	
a. Notional amounts:					
(1) Credit default swaps	C968	0	C969	0	7.a.1.
(2) Total return swaps	C970	0	C971	0	7.a.2.
(3) Credit options	C972	0	C973	0	7.a.3.
(4) Other credit derivatives	C974	0	C975	0	7.a.4.

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 RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection RCON	Amount	(Column B) Purchased Protection RCON	Amount	
7. b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	0	7.b.1.
(2) Gross negative fair value	C220	0	C222	0	7.b.2

	RCON	Amount	
7. c. Notional amounts by regulatory capital treatment: (1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	G401	0	7.c.1.a.
(b) Purchased protection	G402	0	7.c.1.b.
(2) All other positions:			
(a) Sold protection	G403	0	7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0	7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0	7.c.2.c.

	Remaining Maturity of: (Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	G406	0	G407	0	G408	0	7.d.1.a.
(b) Subinvestment grade	G409	0	G410	0	G411	0	7.d.1.b.
(2) Purchased credit protection: (3)							
(a) Investment grade	G412	0	G413	0	G414	0	7.d.2.a.
(b) Subinvestment grade	G415	0	G416	0	G417	0	7.d.2.b.

	RCON	Amount		
8. Spot foreign exchange contracts	8765	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")	3430	0	9.

a. Not applicable			
b. Commitments to purchase when-issued securities	3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c.
d. TEXT 3555	3555	0	9.d.
e. TEXT 3556	3556	0	9.e.
f. TEXT 3557	3557	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")	5591	0	10.
a. Commitments to sell when-issued securities	3435	0	10.a.
b. TEXT 5592	5592	0	10.b.
c. TEXT 5593	5593	0	10.c.
d. TEXT 5594	5594	0	10.d.
e. TEXT 5595	5595	0	10.e.

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 RC-M—Memoranda

			Dollar Amounts in Thousands	RCON	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			6164	240	1.a.
	b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	Number 6165	0			1.b.
2.	Intangible assets other than goodwill:					
	a. Mortgage servicing assets			3164	774	2.a.
	(1) Estimated fair value of mortgage servicing assets	A590	774			2.a.1.
	b. Purchased credit card relationships and nonmortgage servicing assets			B026	0	2.b.
	c. All other identifiable intangible assets			5507	0	2.c.
	d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	774	2.d.
3.	Other real estate owned:					
	a. Construction, land development, and other land			5508	7	3.a.
	b. Farmland			5509	0	3.b.
	c. 1-4 family residential properties			5510	59	3.c.
	d. Multifamily (5 or more) residential properties			5511	0	3.d.
	e. Nonfarm nonresidential properties			5512	60	3.e.
	f. Foreclosed properties from "GNMA loans"			C979	0	3.f.
	g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			2150	126	3.g.
4.	Not applicable					
5.	Other borrowed money:					
	a. Federal Home Loan Bank advances:					
	(1) Advances with a remaining maturity or next repricing date of: (1)					
	(a) One year or less			F055	7,000	5.a.1.a.
	(b) Over one year through three years			F056	15,000	5.a.1.b.
	(c) Over three years through five years			F057	9,000	5.a.1.c.
	(d) Over five years			F058	0	5.a.1.d.
	(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)			2651	7,000	5.a.2.
	(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	0	5.a.3.
	b. Other borrowings:					
	(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
	(a) One year or less			F060	0	5.b.1.a.
	(b) Over one year through three years			F061	0	5.b.1.b.
	(c) Over three years through five years			F062	0	5.b.1.c.
	(d) Over five years			F063	0	5.b.1.d.
	(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)			B571	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)			3190	31,000	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

	RCON	YES / NO	
Dollar Amounts in Thousands			
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569	YES	6.

	RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	45,397	7.

8. Internet Website addresses and physical office trade names:
   a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):
   TEXT 4087 http:// www.firstfedindiana.bank 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: www.examplebank.biz): (1)
   (1) TE01 N528 http:// 8.b.1.
   (2) TE02 N528 http:// 8.b.2.
   (3) TE03 N528 http:// 8.b.3.
   (4) TE04 N528 http:// 8.b.4.
   (5) TE05 N528 http:// 8.b.5.
   (6) TE06 N528 http:// 8.b.6.
   (7) TE07 N528 http:// 8.b.7.
   (8) TE08 N528 http:// 8.b.8.
   (9) TE09 N528 http:// 8.b.9.
   (10) TE10 N528 http:// 8.b.10.
   c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:
   (1) TE01 N529 8.c.1.
   (2) TE02 N529 8.c.2.
   (3) TE03 N529 8.c.3.
   (4) TE04 N529 8.c.4.
   (5) TE05 N529 8.c.5.
   (6) TE06 N529 8.c.6.

	RCON	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 website?	4088	YES	9.
	RCON	Amount	
10. Secured liabilities:			
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	F065	0	10.b.

	RCON	YES / NO	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	NO	12.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements 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	K169	0	13.a.1a1
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1a2
(b) Secured by farmland	K171	0	13.a.1b
(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	K172	0	13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.1.c2a
(b) Secured by junior liens	K174	0	13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties	K175	0	13.a.1d
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.1e2
(2) Not applicable			
(3) Commercial and industrial loans	K179	0	13.a.3
(4) Loans to individuals for household, family, and other personal exdpenditures:			
(a) Credit cards	K180	0	13.a.4a
(b) Automobile loans	K181	0	13.a.4b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182	0	13.a.4c
(5) All other loans and all leases	K183	0	13.a.5

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land	K187	0	13.b.1.
(2) Farmland	K188	0	13.b.2.
(3) 1-4 family residential properties	K189	0	13.b.3.
(4) Multifamily (5 or more) residential properties	K190	0	13.b.4.
(5) Nonfarm nonresidential properties	K191	0	13.b.5.
(6) Not applicable			
(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	K192	0	13.b.7.
c. Debt securities (included in Schdule RC, items 2.a and 2.b)	J461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	K193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194	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 Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance?		Number	
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		YES / NO	
	L135	NR	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

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.

16. International remittance transfers offered to consumers: (1)	RCON	YES / NO	
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	N517	NR	16.a.1.
(2) International ACH transactions	N518	NR	16.a.2.
(3) Other proprietary services operated by your institution	N519	NR	16.a.3.
(4) Other proprietary services operated by another party	N520	NR	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	N521	NR	16.b.
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.			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCON	Number	
	N522	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:	RCON	Number	
(1) Estimated number of international remittance transfers	N523	NR	16.d.1.
	RCON	Amount	
(2) Estimated dollar value of international remittance transfers	N524	NR	16.d.2.
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	RCON	Number	
	N527	NR	16.d.3.

[1] 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 § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 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 § 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 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 RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland	3493	0	3494	0	3495	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	5398	60	5399	0	5400	21	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a)Secured by first liens	C236	283	C237	0	C229	1,761	1.c.2.a.
(b) Secured by junior liens	C238	0	C239	0	C230	28	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	0	F180	0	F182	1,102	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	47	1.e.2.
2. Loans to depository institutions and acceptances of other banks	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans	1606	84	1607	0	1608	1,032	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a.
b. Automobile loans	K213	80	K214	0	K215	28	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	7	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans (1)	5459	0	5460	0	5461	0	7.
8. Lease financing receivables	1226	0	1227	0	1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	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 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 RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
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	K036	0	K037	0	K038	0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	0	K040	0	K041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	0	K043	0	K044	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	K045	0	K046	0	K047	0	11.a.1.a.
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	11.a.1.b.
(2) Secured by farmland	K051	0	K052	0	K053	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	K054	0	K055	0	K056	0	11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	K057	0	K058	0	K059	0	11.a.3.b1
(2) Secured by junior liens	K060	0	K061	0	K062	0	11.a.3.b2
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	11.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	11.a.5.b.
b. Not applicable							
c. Commercial and industrial loans	K075	0	K076	0	K077	0	11.c.

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	(Column A) Amount	(Column B) Past due 90 days or more and still accruing RCON	(Column B) Amount	(Column C) Nonaccrual RCON	(Column C) Amount	
11. d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K078	0	K079	0	K080	0	11.d.1.
(2) Automobile loans	K081	0	K082	0	K083	0	11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0	K085	0	K086	0	11.d.3.
e. All other loans and all leases	K087	0	K088	0	K089	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	K102	0	K103	0	K104	0	11.f.

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
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 I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F661	0	F662	0	F663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	607	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	0	M.1.d.2.
e. Commercial and industrial loans	K257	0	K258	0	K259	95	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 millon or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):[1]							
(1) To U.S. addressees (domicile)	K120	NR	K121	NR	K122	NR	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K123	NR	K124	NR	K125	NR	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f.
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 nonaccural status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):							
(1) Loans secured by farmland	K130	0	K131	0	K132	0	M.1.f.1.
(2 - 3) Not applicable							

[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-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c.
Memorandum item 1.f.5. is to be completed by: (1) • *Banks with $300 million or more in total assets* • *Banks with less than $300 milion 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*							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above	K138	NR	K139	NR	K140	NR	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	6558	0	6559	0	6560	0	M.2.
3. *Memorandum items 3.a through 3.d are to be completed by banks with $300 million or more in total assets: (1)*							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	NR	1249	NR	1250	NR	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380	NR	5381	NR	5382	NR	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254	NR	1255	NR	1256	NR	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166	NR	F167	NR	F168	NR	M.3.d.

1 The $300 million asset size test and the five 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 RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
Memorandum item 4 is to be completed by: (1) • *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 five percent of total loans:*							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594	NR	1597	NR	1583	NR	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale	C240	0	C241	0	C226	0	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1.
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.2.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days RCON	Amount	(Column B) Past due 90 days or more RCON	Amount	
Memorandum item 6 is to be completed by banks with $300 million or more in total assets: (1)					
6. Derivative contracts: Fair value of amounts carried as assets	3529	NR	3530	NR	M.6.

	RCON	Amount	
7. Additions to nonaccrual assets during the quarter	C410	361	M.7.
8. Nonaccrual assets sold during the quarter	C411	0	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	L183	0	L184	0	L185	0	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	0	L187	0	L188	0	M.9.b

[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-O—Other Data for Deposit Insurance and FICO Assessments

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 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	RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	219,958	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237	0	2.
3. Not applicable			
4. Average consolidated total assets for the calendar quarter	K652	296,673	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	K653	Number: 1	4.a
		Amount	
5. Average tangible equity for the calendar quarter (1)	K654	32,729	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less	G465	0	7.a.
b. Over one year through three years	G466	0	7.b.
c. Over three years through five years	G467	0	7.c.
d. Over five years	G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):			
a. One year or less	G469	0	8.a.
b. Over one year through three years	G470	0	8.b.
c. Over three years through five years	G471	0	8.c.
d. Over five years	G472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803	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	L190	NR	9.a
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	K656	YES / NO: NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.		Amount	
a. Banker's bank deduction	K657	NR	10.a
b. Banker's bank deduction limit	K658	NR	10.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	K659	YES / NO: NO	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)		Amount	
a. Custodial bank deduction	K660	NR	11.a
b. Custodial bank deduction limit	K661	NR	11.b

1 See instructions for averaging methods. 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, for deposit insurance assessment purposes, 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 RC-O—Continued

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
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			F049	120,225	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 12,979			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			F051	93,710	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 109			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			F045	5,345	M.1.c.1.
(2) Number of retirement deposit accounts of $250,000 or less	F046	Number 323			M.1.c.2.
1. d. Retirement deposit accounts of more than $250,000: (1)					
(1) Amount of retirement deposit accounts of more than $250,000			F047	678	M.1.d.1.
(2) Number of retirement deposit accounts of more than $250,000	F048	Number 2			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 assessable deposits, including related interest accrued and unpaid (see instructions) (3)			5597	NR	M.2.

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

TEXT		RCON	FDIC Cert. No.	
A545		A545	00000	M.3.

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 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	RCON	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	K663	NR	M.6.a.
b. Substandard	K664	NR	M.6.b.
c. Doubtful	K665	NR	M.6.c.
d. Loss	K666	NR	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	N025	NR	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	NR	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027	NR	M.8.a.
b. Securitizations of higher-risk consumer loans	N028	NR	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	N029	NR	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	NR	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	K676	NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	NR	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	K669	NR	M.11.
12. Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)	K678	NR	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	N177	NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180	NR	M.13.d.
e. Commercial and industrial loans	N181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities	M963	NR	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	K673	NR	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674	NR	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
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)	L189	NR	M.16.
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.			
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	L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	NR	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	L197	NR	M.17.d

Schedule RC-O—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	Two-Year Probability of Default (PD)							
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
	<= 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCON M964	RCON M965	RCON M966	RCON M967	RCON M968	RCON M969	RCON M970	
	NR	NR	NR	NR	NR	NR	NR	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M979	RCON M980	RCON M981	RCON M982	RCON M983	RCON M984	RCON M985	
	NR	NR	NR	NR	NR	NR	NR	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON M994	RCON M995	RCON M996	RCON M997	RCON M998	RCON M999	RCON N001	
	NR	NR	NR	NR	NR	NR	NR	M.18.c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON N010	RCON N011	RCON N012	RCON N013	RCON N014	RCON N015	RCON N016	
	NR	NR	NR	NR	NR	NR	NR	M.18.d
e. Credit cards	RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046	
	NR	NR	NR	NR	NR	NR	NR	M.18.e
f. Automobile loans	RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061	
	NR	NR	NR	NR	NR	NR	NR	M.18.f
g. Student loans	RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076	
	NR	NR	NR	NR	NR	NR	NR	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCON N085	RCON N086	RCON N087	RCON N088	RCON N089	RCON N090	RCON N091	
	NR	NR	NR	NR	NR	NR	NR	M.18.h
i. Consumer leases	RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106	
	NR	NR	NR	NR	NR	NR	NR	M.18.i
j. Total	RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121	
	NR	NR	NR	NR	NR	NR	NR	M.18.j

Schedule RC-R

Part I – Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands	RCOA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	12,196	1.
2. Retained earnings	RCON 3632	21,158	2.
3. Accumulated other comprehensive income (AOCI)	RCOA B530	468	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes RCOA P838	1	3.a.
	RCOA	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	33,822	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	131	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843	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)	P844	468	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)	P845	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)	P846	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)	P847	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)	P848	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 relates 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)	P849	NR	9.f.
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)	Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0	11.
12. Subtotal (item 5 minus items 6 through 11)	P852	33,223	12.

Schedule RC-R — Continued

Part I - Continued

Dollar Amounts in Thousands	RCOA	Amount	
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	P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	33,223	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	0	23.
24. LESS: Additional tier 1 capital deductions	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	0	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	8274	33,223	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	P866	0	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital	P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital	P868	0	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310	2,700	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCOW 5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCOA Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	2,700	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)	RCOW P870	NR	32.b.
	RCOA		
33. LESS: Tier 2 capital deductions	P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	2,700	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW 5311	NR	34.b.
Total Capital	RCOA		
35. a. Total capital (sum of items 26 and 34.a)	3792	35,923	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW 3792	NR	35.b.

Schedule RC-R—Continued

Part I - Continued

Dollar Amounts in Thousands	RCON	Amount	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	3368	296,673	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)	P875	131	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	296,542	39.
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	215,580	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)	RCOW A223	NR	40.b.

Risk-Based Capital Ratios *

	Column A		Column B		
	RCOA	Percentage	RCOW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	15.4110%	P793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)	7206	15.4110%	7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)	7205	16.6634%	7205	NR	43.

Leverage Capital Ratios *

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	11.2035%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure	H015	NR	45.a.
		Percentage	
b. Supplementary leverage ratio	H036	NR	45.b.

Capital Buffer *

	RCOA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	8.6634%	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW H312	NR	46.b.

Dollar Amounts in Thousands	RCOA	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	H313	NR	47.
48. Distributions and discretionary bonus payments during the quarter	H314	NR	48.

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

Schedule RC-R—Continued

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.

Dollar Amounts in Thousands	(Column A) Totals *From Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (2)											
1. Cash and balances due from depository institutions	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	
	18,656	0	3,165				15,491	0	0	0	1.
2. Securities:	RCON D961	RCON S399	RCON D962				RCON D963	RCON D964	RCON D965	RCON S400	
a. Held-to-maturity securities	2,786	0	0				717	1,809	260	0	2.a.
	RCON D966	RCON S402	RCON D967				RCON D968	RCON D969	RCON D970	RCON S403	
b. Available-for-sale securities	62,616	729	8,604				48,394	4,629	260	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
a. Federal funds sold	177		0				177	0	0	0	3.a.
b. Securities purchased under agreements to resell	RCON H171	RCON H172									
	0	0									3.b.
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		
a. Residential mortgage exposures	0	0	0				0	0	0		4.a.
b. High volatility commercial real estate exposures	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421	
	0	0	0				0	0	0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual (3)	RCON S423	RCON S424	RCON S425				RCON S426	RCON S427	RCON S428	RCON S429	
	0	0	0				0	0	0	0	4.c.

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 324.

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—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% (5) Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches (4) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches (4) Risk-Weighted Asset Amount	
Balance Sheet Asset Categories (continued)										
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
		RCON S405		RCON S406				RCON H271	RCON H272	
b. Available-for-sale securities		0		0				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:								RCON H273	RCON H274	
a. Residential mortgage exposures								0	0	4.a.
b. High volatility commercial real estate exposures								RCON H275	RCON H276	
								0	0	4.b.
c. Exposures past due 90 days or or more or on nonaccrual (6)								RCON H277	RCON H278	
								0	0	4.c.

4 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

6 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—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
d. All other exposures	RCON S431 0	RCON S432 0	RCON S433 0				RCON S434 0	RCON S435 0	RCON S436 0	RCON S437 0	4.d.
5. Loans and leases, net of unearned income:											
a. Residential mortgage exposures	RCON S439 55,496	RCON S440 0	RCON H178 0				RCON S441 0	RCON S442 45,164	RCON S443 10,332		5.a.
b. High volatility commercial real estate exposures	RCON S445 0	RCON S446 0	RCON H179 0				RCON H180 0	RCON H181 0	RCON H182 0	RCON S447 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (7)	RCON S449 2,209	RCON S450 0	RCON S451 0				RCON S452 0	RCON S453 0	RCON S454 0	RCON S455 2,209	5.c.
d. All other exposures	RCON S457 137,383	RCON S458 0	RCON S459 0				RCON S460 0	RCON S461 0	RCON S462 137,383	RCON S463 0	5.d.
6. LESS: Allowance for loan and lease losses	RCON 3123 3,150	RCON 3123 3,150									6.
7. Trading assets	RCON D976 0	RCON S466 0	RCON D977 0				RCON D978 0	RCON D979 0	RCON D980 0	RCON S467 0	7.
8. All other assets (8)	RCON D981 19,967	RCON S469 131	RCON D982 0				RCON D983 1,841	RCON D984 0	RCON D985 17,995	RCON H185 0	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

7 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 or on nonaccrual.

8 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—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (9)		
	250% (10)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):								RCON H279	RCON H280	
d. All other exposures								0	0	4.d.
5. Loans and leases, net of unearned income:								RCON H281	RCON H282	
a. Residential mortgage exposures								0	0	5.a.
b. High volatility commercial real estate exposures								RCON H283	RCON H284	
								0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (11)								RCON H285	RCON H286	
								0	0	5.c.
								RCON H287	RCON H288	
d. All other exposures								0	0	5.d.
6. LESS: Allowance for loan and lease losses										6.
		RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	
7. Trading assets		0	0	0				0	0	7.
		RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	
8. All other assets (12)		0	0	0				0	0	8.
a. Separate account bank-owned life insurance								RCON H296	RCON H297	
								0	0	8.a.
b. Default fund contributions to central counterparties								RCON H298	RCON H299	
								0	0	8.b.

9 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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 or 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—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%	SSFA (13)	Gross-Up	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479	
	0	0	0	0	0	9.a.
b. Available-for-sale securities	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484	
	0	0	0	0	0	9.b.
c. Trading assets	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489	
	0	0	0	0	0	9.c.
d. All other on-balance sheet securitization exposures	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494	
	0	0	0	0	0	9.d.
10. Off-balance sheet securitization exposures	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499	
	0	0	0	0	0	10.

Dollar Amounts in Thousands	(Column A) Total From *Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCON 2170	RCON S500	RCON D987				RCON D988	RCON D989	RCON D990	RCON S503	
11. Total balance sheet assets (14)	296,140	(2,290)	11,769				66,620	51,602	166,230	2,209	11.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R) Application of Other Risk-Weighting Approaches	
	250% (15)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
		RCON S505	RCON S506	RCON S507			RCON S510	RCON H300	
11. Total balance sheet assets		0	0	0			0	0	11.

[13] Simplified Supervisory Formula Approach.

[14] 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. Item 11, column A, must equal Schedule RC, item 12.

[15] Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount (17)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (18)												
12. Financial standby letters of credit	RCON D991		RCON D992	RCON D993				RCON D994	RCON D995	RCON D996	RCON S511	
	13,225	1.0	13,225	11,268				0	0	1,957	0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512	
	482	0.5	241	0				0	0	241	0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606		RCON G607	RCON G608				RCON G609	RCON G610	RCON G611	RCON S513	
	0	0.2	0	0				0	0	0	0	14.
15. Retained recourse on small business obligations sold with recourse	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514	
	0	1.0	0	0				0	0	0	0	15.

16 Credit conversion factor.

17 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.

18 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.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount (20)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (21)	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	
	5,682	1.0	5,682	519	0	0		0	0	5,163	0	16.
17. All other off-balance sheet liabilities	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	
	0	1.0	0	0				0	0	0	0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less	RCON S525		RCON S526	RCON S527				RCON S528	RCON S529	RCON S530	RCON S531	
	0	0.2	0	0				0	0	0	0	18.a.
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626				RCON G627	RCON G628	RCON G629	RCON S539	
	0	0.5	0	0				0	0	0	0	18.b.
19. Unconditionally cancelable commitments	RCON S540		RCON S541									
	9,603	0.0	0									19.
			RCON S542	RCON S543			RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	
20. Over-the-counter derivatives			0	0			0	0	0	0	0	20.
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	
21. Centrally cleared derivatives			0	0	0	0		0	0	0	0	21.
22. Unsettled transactions (failed trades) (22)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197	
	0			0				0	0	0	0	22.

19 Credit conversion factor.

20 For items 16 through 19, column A multiplied by credit conversion factor.

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

22 For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625% Amount	(Column P) Allocation by Risk-Weight Category 937.5% Amount	(Column Q) Allocation by Risk-Weight Category 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches (23) Risk-Weighted Asset Amount	
				RCON H301	RCON H302	
16. Repo-style transactions (24)				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCON H303	RCON H304	
a. Original maturity of one year or less				0	0	18.a.
				RCON H307	RCON H308	
b. Original maturity exceeding one year				0	0	18.b.
19. Unconditionally cancelable commitments						19.
				RCON H309	RCON H310	
20. Over-the-counter derivatives				0	0	20.
21. Centrally cleared derivatives						21.
	RCON H198	RCON H199	RCON H200			
22. Unsettled transactions (failed trades) (25)	0	0	0			22.

23 Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

25 For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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)	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	
	23,556	0	0	0	66,620	51,602	173,591	2,209	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)	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	
	0	0	0	0	13,324	25,801	173,591	3,314	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250% (26)	300%	400%	600%	625%	937.5%	1250%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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)		RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568	
		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)		RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579	
		0	0	0	0	0	0	25.

Dollar Amounts in Thousands	RCON	Totals Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	S580	216,030	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	0	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	B704	216,030	28.
29. LESS: Excess allowance for loan and lease losses	A222	450	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	215,580	31.

[26] Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

[27] 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—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	0	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	0	S583	0	S584	0	M.2.a.
b. Foreign exchange rate and gold	S585	0	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset)	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	0	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	0	S622	0	S623	0	M.3.g.