Board of Governors of the Federal Reserve System OMB Number: 7100-0036
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Office of the Comptroller of the Currency OMB Number: 1557-0081
Approval expires March 31, 2018

Federal Financial Institutions Examination Council

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

Report at the close of business December 31, 2016

(20161231)
(RCON 9999)

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

FDIC Certificate Number | 0 | 6 | 8 | 1 | 3 |
(RSSD 9050)

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

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

Farmers Bank Of Appomattox, The
Legal Title of Bank (RSSD 9017)

Appomattox
City (RSSD 9130)

VA
State Abbrev. (RSSD 9200)

24522
ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI)
(Report only if your institution already has an LEI.) (RCON 9224)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Consolidated Reports of Condition and Income for a Bank With Domestic Offices Only

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Dawn S Tolley
Name (TEXT C490)

Senior Vice President and CFO
Title (TEXT C491)

dtolley@thefarmersbankva.com
E-mail Address (TEXT C492)

(434) 352-4021
Telephone: Area code/phone number/extension (TEXT C493)

(434) 352-7144
FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Dawn S Tolley
Name (TEXT C495)

Senior Vice President and CFO
Title (TEXT C496)

dtolley@thefarmersbankva.com
E-mail Address (TEXT 4086)

(434) 352-4021
Telephone: Area code/phone number/extension (TEXT 8902)

(434) 352-7144
FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

John R. Caldwell
Name (TEXT FT42)

jcaldwell@thefarmersbankva.com
E-mail Address (TEXT FT44)

(434) 352-7171
Telephone: Area code/phone number/extension (TEXT FT43)

(434) 352-0741
Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Dawn S Tolley
Name (TEXT C366)

Senior Vice President and CFO
Title (TEXT C367)

dtolley@thefarmersbankva.com
E-mail Address (TEXT C368)

(434) 352-4021
Telephone: Area code/phone number/extension (TEXT C369)

(434) 352-7144
FAX: Area code/phone number (TEXT C370)

Secondary Contact

Jane H Kelly
Name (TEXT C371)

Senior Vice President and COO
Title (TEXT C372)

jkelly@thefarmersbankva.com
E-mail Address (TEXT C373)

(434) 352-4024
Telephone: Area code/phone number/extension (TEXT C374)

(434) 352-0741
FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

Michael F Ledin
Name (TEXT C437)

Senior Vice President and Compliance Off
Title (TEXT C438)

mledin@thefarmersbankva.com
E-mail Address (TEXT C439)

(434) 352-4023
Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

Leila A. Paulette
Name (TEXT C442)

Assistant Vice President and Asst Comp
Title (TEXT C443)

lpaulette@thefarmersbankva.com
E-mail Address (TEXT C444)

(434) 352-7171 Ext.314
Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

Kaitlyn E. Hopkins
Name (TEXT C870)

Compliance Assistant
Title (TEXT C871)

khopkins@thefarmersbankva.com
E-mail Address (TEXT C872)

(434) 352-7171 Ext. 313
Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income
For the period January 1, 2016 — December 31, 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	2,979	1.a.1.a.
(b) All other loans secured by real estate	4436	1,140	1.a.1.b.
(2) Commercial and industrial loans	4012	560	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	1,779	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	6,458	1.a.6.
b. Income from lease financing receivables	4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	4115	35	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	375	1.d.1.
(2) Mortgage-backed securities	B489	0	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	1,926	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	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	8,794	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	64	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	111	2.a.2.a.
(b) Time deposits of $100,000 or more	A517	412	2.a.2.b.
(c) Time deposits of less than $100,000	A518	323	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	6	2.b.
c. Interest on trading liabilities and other borrowed money	4185	0	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	RIAD	Amount	RIAD	Year-to-date 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	916	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	7,878			3.
4. Provision for loan and lease losses	4230	301			4.
5. Noninterest income:					
a. Income from fiduciary activities (1)			4070	0	5.a.
b. Service charges on deposit accounts			4080	567	5.b.
c. Trading revenue (2)			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage			C886	0	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	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities			C386	0	5.d.4.
(5) Income from other insurance activities			C387	39	5.d.5.
e. Venture capital revenue			B491	0	5.e.
f. Net servicing fees			B492	0	5.f.
g. Net securitization income			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)			B496	4	5.k.
l. Other noninterest income*			B497	1,129	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	1,739			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	103			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	3,482	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	508	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets			C232	0	7.c.2.
d. Other noninterest expense*			4092	2,446	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	6,436			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	2,983			8.
9. Applicable income taxes (on item 8)	4302	408			9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	4300	2,575			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	2,575			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	2,575			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	RIAD	Year-to-date 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	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	919	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)		Number	
	4150	67	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.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2)	RIAD	Date	
	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.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD	YES / NO	
	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	RIAD	Year-to-date 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	27,914	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	27,914	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	2,575	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	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	0	8.
9. LESS: Cash dividends declared on common stock	4460	813	9.
10. Other comprehensive income (1)	B511	(436)	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	29,240	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 through the allocated transfer risk reserve.

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	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	14	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	44	C217	40	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	0	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	2	4608	0	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	RIAD	(Column A) Charge-offs (1) Calendar year-to-date Amount	RIAD	(Column B) Recoveries Calendar year-to-date 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	131	K133	28	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	88	K206	23	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans (2)	4644	0	4628	0	7.
8. Lease financing receivables	4266	0	4267	0	8.
9. Total (sum of items 1 through 8)	4635	279	4605	91	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	RIAD	(Column A) Charge-offs (1) Calendar year-to-date Amount	RIAD	(Column B) Recoveries Calendar year-to-date 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.

	RIAD	Calendar year-to-date 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	621	1.
2. Recoveries (must equal part I, item 9, column B, above)	4605	91	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	279	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	301	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	734	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]

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
Dollar Amounts in Thousands	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	58	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014	900	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	31	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	0	1.g.
h. Gains on bargain purchases	J447	0	1.h.
i. Income and fees from wire transfers	T047	11	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	629	2.a.
b. Advertising and marketing expenses	0497	57	2.b.
c. Directors' fees	4136	98	2.c.
d. Printing, stationery, and supplies	C018	124	2.d.
e. Postage	8403	83	2.e.
f. Legal fees and expenses	4141	4	2.f.
g. FDIC deposit insurance assessments	4146	106	2.g.
h. Accounting and auditing expenses	F556	131	2.h.
i. Consulting and advisory expenses	F557	37	2.i.
j. Automated teller machine (ATM) and interchange expenses	F558	51	2.j.
k. Telecommunications expenses	F559	48	2.k.
l. Other real estate owned expenses	Y923	22	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	Y924	72	2.m.
n. TEXT 4464 Franchise tax expense	4464	408	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	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.

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):

	RIAD	YES / NO	
Comments?	4769	NO	7.

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

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 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	4,297	1.a.
b. Interest-bearing balances (2)			0071	2,655	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	25,622	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	52,101	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	156	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	137,405			4.b.
c. LESS: Allowance for loan and lease losses	3123	734			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	136,671	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including capitalized leases)			2145	2,520	6.
7. Other real estate owned (from Schedule RC-M)			2150	572	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	0	10.a.
b. Other intangible assets (from Schedule RC-M)			0426	0	10.b.
11. Other assets (from Schedule RC-F)			2160	9,048	11.
12. Total assets (sum of items 1 through 11)			2170	233,642	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	202,451	13.a.
(1) Noninterest-bearing (4)	6631	40,044			13.a.1.
(2) Interest-bearing	6636	162,407			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	977	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	0	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7)			3200	0	19.
20. Other liabilities (from Schedule RC-G)			2930	974	20.
21. Total liabilities (sum of items 13 through 20)			2948	204,402	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	0	23.
24. Common stock	3230	2,167	24.
25. Surplus (excludes all surplus related to preferred stock)	3839	1,000	25.
26. a. Retained earnings	3632	26,717	26.a.
b. Accumulated other comprehensive income (1)	B530	(644)	26.b.
c. Other equity capital components (2)	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	29,240	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	29,240	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	233,642	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	9,003	1295	8,828	1297	7,471	1298	7,521	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	16,619	8497	16,451	8498	34,421	8499	35,153	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

	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	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	0	G303	0	4.a.1.
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	0	G307	0	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	0	G315	0	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	Amount	(Column B) Fair Value RCON	Amount	Available-for-sale (Column C) Amortized Cost RCON	Amount	(Column D) Fair Value RCON	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	0	K153	0	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	9,372	1741	9,427	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	25,622	1771	25,279	1772	51,264	1773	52,101	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	10,238	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	1,508	M.2.a.1.
(2) Over three months through 12 months	A550	8,617	M.2.a.2.
(3) Over one year through three years	A551	17,175	M.2.a.3.
(4) Over three years through five years	A552	13,676	M.2.a.4.
(5) Over five years through 15 years	A553	31,134	M.2.a.5.
(6) Over 15 years	A554	5,613	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	0	M.2.b.1.
(2) Over three months through 12 months	A556	0	M.2.b.2.
(3) Over one year through three years	A557	0	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	0	M.2.b.5.
(6) Over 15 years	A560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less	A561	0	M.2.c.1.
(2) Over three years	A562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	8,617	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	1,019	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 (Column A) Amortized Cost RCON	Amount	(Column B) Fair Value RCON	Amount	Available-for-sale (Column C) Amortized Cost RCON	Amount	(Column D) Fair Value 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 (Column A) Amortized Cost RCON	Amount	Held-to-maturity (Column B) Fair Value RCON	Amount	Available-for-sale (Column C) Amortized Cost RCON	Amount	Available-for-sale (Column D) Fair Value 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	3,366	1.a.1.
(2) Other construction loans and all land development and other land loans			F159	2,882	1.a.2.
b. Secured by farmland (including farm residential and other improvements)			1420	1,162	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	15,057	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	52,135	1.c.2.a.
(b) Secured by junior liens			5368	249	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties			1460	693	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	11,866	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties			F161	8,752	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	1,775	3.
4. Commercial and industrial loans			1766	8,683	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	10	6.b.
c. Automobile loans			K137	23,848	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			K207	7,052	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	80	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	0	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	205	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	137,405	12.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	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	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties			F576	70	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	0	M.1.d.2.
e. Commercial and industrial loans			K256	0	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	129	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	129	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	3,666	M.2.a.1.
(2) Over three months through 12 months	A565	9,739	M.2.a.2.
(3) Over one year through three years	A566	24,657	M.2.a.3.
(4) Over three years through five years	A567	10,867	M.2.a.4.
(5) Over five years through 15 years	A568	2,592	M.2.a.5.
(6) Over 15 years	A569	560	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	25,276	M.2.b.1.
(2) Over three months through 12 months	A571	7,959	M.2.b.2.
(3) Over one year through three years	A572	15,148	M.2.b.3.
(4) Over three years through five years	A573	23,521	M.2.b.4.
(5) Over five years through 15 years	A574	9,146	M.2.b.5.
(6) Over 15 years	A575	4,135	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	15,560	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	51,622	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	16	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.

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
Dollar Amounts in Thousands	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.			
14. Pledged loans and leases	RCON G378	0	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	0	M.15.a.1.
(2) Proprietary reverse mortgages	J467	0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	0	M.15.b.1.
(2) Proprietary reverse mortgages	J469	0	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	0	M.15.c.1.
(2) Proprietary reverse mortgages	J471	0	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	33	5565	976	3.a.
b. With original amounts of more than $100,000 through $250,000	5566	26	5567	3,054	3.b.
c. With original amounts of more than $250,000 through $1,000,000	5568	31	5569	10,286	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	115	5571	2,525	4.a.
b. With original amounts of more than $100,000 through $250,000	5572	18	5573	1,772	4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	13	5575	4,382	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

	RCON	YES / NO	
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have 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.")	6860	YES	5.

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

	Number of Loans		
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:	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	25	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	41	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	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	NR	5579	NR	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	NR	5581	NR	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	NR	5583	NR	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	NR	5585	NR	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	NR	5587	NR	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	NR	5589	NR	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	RCON	Amount	
Assets			
1. U.S. Treasury securities	3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.	3533	NR	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	G379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS)	G380	NR	4.b.
c. All other residential MBS	G381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K197	NR	4.d.
e. All other commercial MBS	K198	NR	4.e.
5. Other debt securities:			
a. Structured financial products:			
(1) Cash	G383	NR	5.a.1.
(2) Synthetic	G384	NR	5.a.2.
(3) Hybrid	G385	NR	5.a.3.
b. All other debt securities	G386	NR	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F604	NR	6.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F605	NR	6.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	F606	NR	6.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F607	NR	6.a.3.b.1.
(2) Secured by junior liens	F611	NR	6.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties	F612	NR	6.a.4.
(5) Secured by nonfarm nonresidential properties	F613	NR	6.a.5.
b. Commercial and industrial loans	F614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F615	NR	6.c.1.
(2) Other revolving credit plans	F616	NR	6.c.2.
(3) Automobile loans	K199	NR	6.c.3.
(4) Other consumer loans	K210	NR	6.c.4.
d. Other loans	F618	NR	6.d.
7. and 8. Not appplicable			
9. Other trading assets	3541	NR	9.
10. Not applicable			
11. Derivatives with a positive fair value	3543	NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	NR	12.
Liabilities			
13. a. Liability for short positions	3546	NR	13.a.
b. Other trading liabilities	F624	NR	13.b.
14. Derivatives with a negative fair value	3547	NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	NR	15.

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

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F625	NR	M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F626	NR	M.1.a.2.
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F627	NR	M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F628	NR	M.1.a3b1
(2) Secured by junior liens	F629	NR	M.1.a3b2
(4) Secured by multifamily (5 or more) residential properties	F630	NR	M.1.a.4.
(5) Secured by nonfarm nonresidential properties	F631	NR	M.1.a.5.
b. Commercial and industrial loans	F632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F633	NR	M.1.c.1.
(2) Other revolving credit plans	F634	NR	M.1.c.2.
(3) Automobile loans	K200	NR	M.1.c.3.
(4) Other consumer loans	K211	NR	M.1.c.4.
d. Other loans	F636	NR	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value	F639	NR	M.2.a.
b. Unpaid principal balance	F640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	G299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332	NR	M.3.b.
c. Corporate and similar loans	G333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651	NR	M.3.f.
g. Other collateral or reference assets	G652	NR	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	G387	NR	M.4.a.
b. Pledged loans	G388	NR	M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters.			
5. Asset-backed securities:			
a. Credit card receivables	F643	NR	M.5.a.
b. Home equity lines	F644	NR	M.5.b.
c. Automobile loans	F645	NR	M.5.c.
d. Other consumer loans	F646	NR	M.5.d.
e. Commercial and industrial loans	F647	NR	M.5.e.
f. Other	F648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	F652	NR	M.7.a.
b. Other	F653	NR	M.7.b.
8. Loans pending securitization	F654	NR	M.8.

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				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	82,328			B550	112,085	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S	2203	3,619			2530	4,419	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	85,947	2210	39,816	2385	116,504	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	13,872	M.1.a.
b. Total brokered deposits	2365	0	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)			
(1) Brokered deposits of less than $100,000	2343	0	M.1.c.1.
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	J472	0	M.1.c.2.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.1 above)	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	0	M.1.d.2.
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above)	K220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) **(to be completed for the December report only)**	5590	5,149	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	11,769	M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352	35,766	M.2.a.2.
b. Total time deposits of less than $100,000	6648	31,625	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	27,178	M.2.c.
d. Total time deposits of more than $250,000	J474	10,166	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	3,321	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	4,353	M.3.a.1.
(2) Over three months through 12 months	A580	10,403	M.3.a.2.
(3) Over one year through three years	A581	10,181	M.3.a.3.
(4) Over three years	A582	6,688	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	14,756	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	4,223	M.4.a.1.
(2) Over three months through 12 months	A585	12,985	M.4.a.2.
(3) Over one year through three years	A586	10,711	M.4.a.3.
(4) Over three years	A587	9,425	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	13,766	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	3,442	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

Dollar Amounts in Thousands	RCON		RCON	Amount	
1. Accrued interest receivable (1)			B556	1,243	1.
2. Net deferred tax assets (2)			2148	0	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	178	4.
5. Life insurance assets:					
a. General account life insurance assets			K201	2,986	5.a.
b. Separate account life insurance assets			K202	0	5.b.
c. Hybrid account life insurance assets			K270	2,930	5.c.
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2168	1,711	6.
a. Prepaid expenses	2166	1,176			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	11			6.f.
g. Accounts receivable	FT34	0			6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	FT35	0			6.h.
i. TEXT 3549 Farmers Financial Services	3549	521			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	9,048	7.

1 Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2 See discussion of deferred income taxes in Glossary entry on "income taxes."
3 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
4 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands	RCON		RCON	Amount	
1. a. Interest accrued and unpaid on deposits (1)			3645	91	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	573	1.b.
2. Net deferred tax liabilities (2)			3049	169	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	141	4.
a. Accounts payable	3066	41			4.a.
b. Deferred compensation liabilities	C011	0			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	3552	0			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	974	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	4,100	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) *(excluding mortgage-backed securities)*	B558	17,103	2.
3. Mortgage-backed securities (2)	B559	0	3.
4. All other securities (2), (3) *(includes securities issued by states and political subdivisions in the U.S.)*	B560	60,534	4.
5. Federal funds sold and securities purchased under agreements to resell	3365	103	5.
6. Loans:			
a. Total loans	3360	134,850	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	70,584	6.b.1.
(2) All other loans secured by real estate	3466	24,695	6.b.2.
c. Commercial and industrial loans	3387	9,299	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	30,473	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	0	8.
9. Total assets (5)	3368	233,853	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485	45,030	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	46,770	11.a.
b. Time deposits of $100,000 or more	A514	37,254	11.b.
c. Time deposits of less than $100,000	A529	32,062	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353	1,758	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	0	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	9,130	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	0	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J478	0	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	1,695	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	3,018	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	2,980	1.e.1.
(2) Loans to financial institutions	J458	300	1.e.2.
(3) All other unused commitments	J459	3,877	1.e.3.
2. Financial standby letters of credit	3819	235	2.

Item 2.a is to be completed by banks with $1 billion or more in total assets. (1)

	RCON	Amount	
a. Amount of financial standby letters of credit conveyed to others	3820	NR	2.a.

	RCON	Amount	
3. Performance standby letters of credit	3821	182	3.

Item 3.a is to be completed by banks with $1 billion or more in total assets. (1)

	RCON	Amount	
a. Amount of performance standby letters of credit conveyed to others	3822	NR	3.a.

	RCON	Amount	
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.

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:	RCON	Amount	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	RCON	(Column A) Sold Protection Amount	RCON	(Column B) Purchased Protection 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

Dollar Amounts in Thousands	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	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-L—Continued

	RCON	Amount	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b.

Dollar Amounts in Thousands / Derivatives Position Indicators	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
	RCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts	0	0	0	0	12.a.
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts	0	0	0	0	12.b.
c. Exchange-traded option contracts:					
	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1.
	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					
	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1.
	RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options	0	0	0	0	12.d.2.
	RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps	0	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for	RCON A126	RCON A127	RCON 8723	RCON 8724	
trading	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
purposes other than trading	0	0	0	0	14.
a. Interest rate swaps where the bank has agreed to pay	RCON A589				
a fixed rate	0				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value	0	0	0	0	15.a.1.
	RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value	0	0	0	0	15.a.2
b. Contracts held for purposes other than trading:	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value	0	0	0	0	15.b.1.
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value	0	0	0	0	15.b.2.

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms RCON	Amount	(Column B) Monoline Financial Guarantors RCON	Amount	(Column C) Hedge Funds RCON	Amount	(Column D) Sovereign Governments RCON	Amount	(Column E) Corporations and All Other Counterparties RCON	Amount	
16. Over-the counter derivatives:											
a. Net current credit exposure	G418	NR	G419	NR	G420	NR	G421	NR	G422	NR	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollar	G423	NR	G424	NR	G425	NR	G426	NR	G427	NR	16.b.1.
(2) Cash—Other currencies	G428	NR	G429	NR	G430	NR	G431	NR	G432	NR	16.b.2.
(3) U.S. Treasury securities	G433	NR	G434	NR	G435	NR	G436	NR	G437	NR	16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438	NR	G439	NR	G440	NR	G441	NR	G442	NR	16.b.4.
(5) Corporate bonds	G443	NR	G444	NR	G445	NR	G446	NR	G447	NR	16.b.5.
(6) Equity securities	G448	NR	G449	NR	G450	NR	G451	NR	G452	NR	16.b.6.
(7) All other collateral	G453	NR	G454	NR	G455	NR	G456	NR	G457	NR	16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	NR	G459	NR	G460	NR	G461	NR	G462	NR	16.b.8.

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			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	1,488	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	6165	Number 0			1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets	A590	0			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	0	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land			5508	175	3.a.
b. Farmland			5509	0	3.b.
c. 1-4 family residential properties			5510	397	3.c.
d. Multifamily (5 or more) residential properties			5511	0	3.d.
e. Nonfarm nonresidential properties			5512	0	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	572	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	0	5.a.1.a.
(b) Over one year through three years			F056	0	5.a.1.b.
(c) Over three years through five years			F057	0	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	0	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	0	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

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

	RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	0	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:// http://www.thefarmersbankva.com	8.a.

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: 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.
10. Secured liabilities:	RCON	Amount	
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	NO	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		YES / NO	
during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	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.

	RCON		
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	NO	16.a.1.
(2) International ACH transactions	N518	NO	16.a.2.
(3) Other proprietary services operated by your institution	N519	NO	16.a.3.
(4) Other proprietary services operated by another party	N520	NO	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	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.

	RCON		
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	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	111	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans	F173	0	F175	249	F177	0	1.a.2.
b. Secured by farmland	3493	39	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	100	5399	0	5400	22	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a)Secured by first liens	C236	1,864	C237	468	C229	54	1.c.2.a.
(b) Secured by junior liens	C238	0	C239	0	C230	0	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	267	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	0	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	80	1607	31	1608	50	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	1,673	K214	200	K215	112	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	362	K217	37	K218	106	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans (1)	5459	17	5460	1	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	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual 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	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual 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	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual 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	453	F662	0	F663	16	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	54	K115	0	K116	0	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	0	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	39	K127	4	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	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual 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	39	K281	4	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	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual 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	RCON	(Column A) Past due 30 through 89 days Amount	RCON	(Column B) Past due 90 days or more 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	37	M.7.
8. Nonaccrual assets sold during the quarter	C411	0	M.8.

Dollar Amounts in Thousands	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual 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	202,542	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	233,853	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)		Number			
	K653	1			4.a
				Amount	
5. Average tangible equity for the calendar quarter (1)			K654	29,915	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?				YES / NO	
			K656	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?				YES / NO	
			K659	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	Number	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	150,290	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	11,691			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	38,364	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	67			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	13,888	M.1.c.1.
(2) Number of retirement deposit accounts of $250,000 or less	F046	856			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	0	M.1.d.1.
(2) Number of retirement deposit accounts of more than $250,000	F048	0			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.

	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%	
Dollar Amounts in Thousands	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 NR	RCON M965 NR	RCON M966 NR	RCON M967 NR	RCON M968 NR	RCON M969 NR	RCON M970 NR	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M979 NR	RCON M980 NR	RCON M981 NR	RCON M982 NR	RCON M983 NR	RCON M984 NR	RCON M985 NR	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON M994 NR	RCON M995 NR	RCON M996 NR	RCON M997 NR	RCON M998 NR	RCON M999 NR	RCON N001 NR	M.18.c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON N010 NR	RCON N011 NR	RCON N012 NR	RCON N013 NR	RCON N014 NR	RCON N015 NR	RCON N016 NR	M.18.d
e. Credit cards	RCON N040 NR	RCON N041 NR	RCON N042 NR	RCON N043 NR	RCON N044 NR	RCON N045 NR	RCON N046 NR	M.18.e
f. Automobile loans	RCON N055 NR	RCON N056 NR	RCON N057 NR	RCON N058 NR	RCON N059 NR	RCON N060 NR	RCON N061 NR	M.18.f
g. Student loans	RCON N070 NR	RCON N071 NR	RCON N072 NR	RCON N073 NR	RCON N074 NR	RCON N075 NR	RCON N076 NR	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCON N085 NR	RCON N086 NR	RCON N087 NR	RCON N088 NR	RCON N089 NR	RCON N090 NR	RCON N091 NR	M.18.h
i. Consumer leases	RCON N100 NR	RCON N101 NR	RCON N102 NR	RCON N103 NR	RCON N104 NR	RCON N105 NR	RCON N106 NR	M.18.i
j. Total	RCON N115 NR	RCON N116 NR	RCON N117 NR	RCON N118 NR	RCON N119 NR	RCON N120 NR	RCON N121 NR	M.18.j

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.

	Two-Year Probability of Default (PD)							(Column O) PDs Were Derived Using (1)	
	(Column H) 18.01–20%	(Column I) 20.01–22%	(Column J) 22.01–26%	(Column K) 26.01–30%	(Column L) > 30%	(Column M) Unscoreable	(Column N) Total		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	
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 M971 NR	RCON M972 NR	RCON M973 NR	RCON M974 NR	RCON M975 NR	RCON M976 NR	RCON M977 NR	RCON M978 NR	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M986 NR	RCON M987 NR	RCON M988 NR	RCON M989 NR	RCON M990 NR	RCON M991 NR	RCON M992 NR	RCON M993 NR	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON N002 NR	RCON N003 NR	RCON N004 NR	RCON N005 NR	RCON N006 NR	RCON N007 NR	RCON N008 NR	RCON N009 NR	M.18.c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON N017 NR	RCON N018 NR	RCON N019 NR	RCON N020 NR	RCON N021 NR	RCON N022 NR	RCON N023 NR	RCON N024 NR	M.18.d
e. Credit cards	RCON N047 NR	RCON N048 NR	RCON N049 NR	RCON N050 NR	RCON N051 NR	RCON N052 NR	RCON N053 NR	RCON N054 NR	M.18.e
f. Automobile loans	RCON N062 NR	RCON N063 NR	RCON N064 NR	RCON N065 NR	RCON N066 NR	RCON N067 NR	RCON N068 NR	RCON N069 NR	M.18.f
g. Student loans	RCON N077 NR	RCON N078 NR	RCON N079 NR	RCON N080 NR	RCON N081 NR	RCON N082 NR	RCON N083 NR	RCON N084 NR	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCON N092 NR	RCON N093 NR	RCON N094 NR	RCON N095 NR	RCON N096 NR	RCON N097 NR	RCON N098 NR	RCON N099 NR	M.18.h
i. Consumer leases	RCON N107 NR	RCON N108 NR	RCON N109 NR	RCON N110 NR	RCON N111 NR	RCON N112 NR	RCON N113 NR	RCON N114 NR	M.18.i
j. Total	RCON N122 NR	RCON N123 NR	RCON N124 NR	RCON N125 NR	RCON N126 NR	RCON N127 NR	RCON N128 NR		M.18.j

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

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

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

Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:[2]			
a. Closed-end first liens	F066	NR	1.a.
b. Closed-end junior liens	F067	NR	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	NR	1.c.1.
(2) Principal amount funded under the lines of credit	F671	NR	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:[2]			
a. Closed-end first liens	F068	NR	2.a.
b. Closed-end junior liens	F069	NR	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	NR	2.c.1.
(2) Principal amount funded under the lines of credit	F673	NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			
a. Closed-end first liens	F070	NR	3.a.
b. Closed-end junior liens	F071	NR	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	NR	3.c.1.
(2) Principal amount funded under the lines of credit	F675	NR	3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):			
a. Closed-end first liens	F072	NR	4.a.
b. Closed-end junior liens	F073	NR	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	NR	4.c.1.
(2) Principal amount funded under the lines of credit	F677	NR	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	RIAD		
a. Closed-end 1-4 family residential mortgage loans	F184	NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens	F678	NR	6.a.
b. Closed-end junior liens	F679	NR	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F680	NR	6.c.1.
(2) Principal amount funded under the lines of credit	F681	NR	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	NR	7.a
b. For representations and warranties made to other parties	L192	NR	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	NR	7.c

1 The $1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.
2 Exclude originations and purchases of 1 –4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that:
(1) Had total assets of $500 million or more as of the beginning of their fiscal year; or
(2) Had total assets of less than $500 million as of the beginning of their fiscal year and either:
(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC RCON	Amount	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value RCON	Amount	(Column C) Level 1 Fair Value Measurements RCON	Amount	(Column D) Level 2 Fair Value Measurements RCON	Amount	(Column E) Level 3 Fair Value Measurements RCON	Amount	
Assets											
1. Available-for-sale securities	1773	NR	G474	NR	G475	NR	G476	NR	G477	NR	1.
2. Federal funds sold and securities purchased under agreements to resell	G478	NR	G479	NR	G480	NR	G481	NR	G482	NR	2.
3. Loans and leases held for sale	G483	NR	G484	NR	G485	NR	G486	NR	G487	NR	3.
4. Loans and leases held for investment	G488	NR	G489	NR	G490	NR	G491	NR	G492	NR	4.
5. Trading assets:											
a. Derivative assets	3543	NR	G493	NR	G494	NR	G495	NR	G496	NR	5.a.
b. Other trading assets	G497	NR	G498	NR	G499	NR	G500	NR	G501	NR	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240	NR	F684	NR	F692	NR	F241	NR	F242	NR	5.b.1.
6. All other assets	G391	NR	G392	NR	G395	NR	G396	NR	G804	NR	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	NR	G503	NR	G504	NR	G505	NR	G506	NR	7.
Liabilities											
8. Deposits	F252	NR	F686	NR	F694	NR	F253	NR	F254	NR	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	NR	G508	NR	G509	NR	G510	NR	G511	NR	9.
10. Trading liabilities:											
a. Derivative liabilities	3547	NR	G512	NR	G513	NR	G514	NR	G515	NR	10.a.
b. Other trading liabilities	G516	NR	G517	NR	G518	NR	G519	NR	G520	NR	10.b.
11. Other borrowed money	G521	NR	G522	NR	G523	NR	G524	NR	G525	NR	11.
12. Subordinated notes and debentures	G526	NR	G527	NR	G528	NR	G529	NR	G530	NR	12.
13. All other liabilities	G805	NR	G806	NR	G807	NR	G808	NR	G809	NR	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	NR	G532	NR	G533	NR	G534	NR	G535	NR	14.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	RCON	(Column A) Total Fair Value Reported on Schedule RC Amount	RCON	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value Amount	RCON	(Column C) Level 1 Fair Value Measurements Amount	RCON	(Column D) Level 2 Fair Value Measurements Amount	RCON	(Column E) Level 3 Fair Value Measurements Amount	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	NR	G537	NR	G538	NR	G539	NR	G540	NR	M.1.a.
b. Nontrading derivative assets	G541	NR	G542	NR	G543	NR	G544	NR	G545	NR	M.1.b.
c. TEXT G546	G546	NR	G547	NR	G548	NR	G549	NR	G550	NR	M.1.c.
d. TEXT G551	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR	M.1.d.
e. TEXT G556	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR	M.1.e.
f. TEXT G561	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives)	F261	NR	F689	NR	F697	NR	F262	NR	F263	NR	M.2.a.
b. Nontrading derivative liabilities	G566	NR	G567	NR	G568	NR	G569	NR	G570	NR	M.2.b.
c. TEXT G571	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR	M.2.c.
d. TEXT G576	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR	M.2.d.
e. TEXT G581	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR	M.2.e.
f. TEXT G586	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR	M.2.f.

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

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		Amount	
Common Equity Tier 1 Capital	RCOA		
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	3,167	1.
	RCON		
2. Retained earnings	3632	26,717	2.
	RCOA		
3. Accumulated other comprehensive income (AOCI)	B530	(644)	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	29,240	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	0	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	552	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	(1,196)	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	29,884	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	29,884	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	29,884	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	734	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	734	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.
33. LESS: Tier 2 capital deductions	RCOA P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	734	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			
35. a. Total capital (sum of items 26 and 34.a)	RCOA 3792	30,618	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	233,853	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)	RCOA P875	0	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	233,853	39.
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	156,749	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 RCOA	Column A Percentage	Column B RCOW	Column B Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	19.0649%	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	19.0649%	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	19.5331%	7205	NR	43.

Leverage Capital Ratios *

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	12.7790%	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	11.5331%	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.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals *From Schedule RC*	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	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 6,952	RCON S396 0	RCON D958 3,066				RCON D959 3,886	RCON S397 0	RCON D960 0	RCON S398 0	1.
2. Securities:											
a. Held-to-maturity securities	RCON D961 25,622	RCON S399 0	RCON D962 0				RCON D963 23,177	RCON D964 2,445	RCON D965 0	RCON S400 0	2.a.
b. Available-for-sale securities	RCON D966 52,101	RCON S402 837	RCON D967 0				RCON D968 35,589	RCON D969 6,303	RCON D970 9,372	RCON S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold	RCON D971 156		RCON D972 0				RCON D973 156	RCON S410 0	RCON D974 0	RCON S411 0	3.a.
b. Securities purchased under agreements to resell	RCON H171 0	RCON H172 0									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	RCON S413 0	RCON S414 0	RCON H173 0				RCON S415 0	RCON S416 0	RCON S417 0		4.a.
b. High volatility commercial real estate exposures	RCON S419 0	RCON S420 0	RCON H174 0				RCON H175 0	RCON H176 0	RCON H177 0	RCON S421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual (3)	RCON S423 0	RCON S424 0	RCON S425 0				RCON S426 0	RCON S427 0	RCON S428 0	RCON S429 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.
b. Available-for-sale securities		RCON S405 0		RCON S406 0				RCON H271 0	RCON H272 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:										
a. Residential mortgage exposures								RCON H273 0	RCON H274 0	4.a.
b. High volatility commercial real estate exposures								RCON H275 0	RCON H276 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual (6)								RCON H277 0	RCON H278 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

	(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%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):	RCON S431	RCON S432	RCON S433				RCON S434	RCON S435	RCON S436	RCON S437	
d. All other exposures	0	0	0				0	0	0	0	4.d.
5. Loans and leases, net of unearned income:	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443		
a. Residential mortgage exposures	67,929	0	0				0	52,101	15,828		5.a.
b. High volatility commercial	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447	
real estate exposures	0	0	0				0	0	0	0	5.b.
c. Exposures past due 90 days or	RCON S449	RCON S450	RCON S451				RCON S452	RCON S453	RCON S454	RCON S455	
more or on nonaccrual (7)	786	0	0				0	0	522	264	5.c.
	RCON S457	RCON S458	RCON S459				RCON S460	RCON S461	RCON S462	RCON S463	
d. All other exposures	68,690	0	884				867	0	66,939	0	5.d.
	RCON 3123	RCON 3123									
6. LESS: Allowance for loan and lease losses	734	734									6.
	RCON D976	RCON S466	RCON D977				RCON D978	RCON D979	RCON D980	RCON S467	
7. Trading assets	0	0	0				0	0	0	0	7.
	RCON D981	RCON S469	RCON D982				RCON D983	RCON D984	RCON D985	RCON H185	
8. All other assets (8)	12,140	(1,196)	95				88	866	9,274	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) Allocation by Risk-Weight Category 250% (10) 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 (9) Exposure Amount	(Column S) Risk-Weighted Asset Amount	
4. Loans and leases held for sale (continued):										
d. All other exposures								RCON H279 0	RCON H280 0	4.d.
5. Loans and leases, net of unearned income:										
a. Residential mortgage exposures								RCON H281 0	RCON H282 0	5.a.
b. High volatility commercial real estate exposures								RCON H283 0	RCON H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (11)								RCON H285 0	RCON H286 0	5.c.
d. All other exposures								RCON H287 0	RCON H288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets		RCON H186 0	RCON H290 0	RCON H187 0				RCON H291 0	RCON H292 0	7.
8. All other assets (12)		RCON H188 0	RCON S470 83	RCON S471 0				RCON H294 0	RCON H295 0	8.
a. Separate account bank-owned life insurance								RCON H296 2,930	RCON H297 2,930	8.a.
b. Default fund contributions to central counterparties								RCON H298 0	RCON H299 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)	
			1250%	SSFA (13)	Gross-Up	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479	
a. Held-to-maturity securities	0	0	0	0	0	9.a.
	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484	
b. Available-for-sale securities	0	0	0	0	0	9.b.
	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489	
c. Trading assets	0	0	0	0	0	9.c.
	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494	
d. All other on-balance sheet securitization exposures	0	0	0	0	0	9.d.
	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499	
10. Off-balance sheet securitization exposures	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)	233,642	(1,093)	4,045				63,763	61,715	101,935	264	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	83	0			0	2,930	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) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 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 235	1.0	RCON D992 235	RCON D993 0				RCON D994 0	RCON D995 0	RCON D996 235	RCON S511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997 182	0.5	RCON D998 91	RCON D999 0				RCON G603 0	RCON G604 0	RCON G605 91	RCON S512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606 0	0.2	RCON G607 0	RCON G608 0				RCON G609 0	RCON G610 0	RCON G611 0	RCON S513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCON G612 0	1.0	RCON G613 0	RCON G614 0				RCON G615 0	RCON G616 0	RCON G617 0	RCON S514 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) 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (21)	RCON S515 3,019	1.0	RCON S516 3,019	RCON S517 0	RCON S518 0	RCON S519 0		RCON S520 0	RCON S521 0	RCON S522 3,019	RCON S523 0	16.
17. All other off-balance sheet liabilities	RCON G618 0	1.0	RCON G619 0	RCON G620 0				RCON G621 0	RCON G622 0	RCON G623 0	RCON S524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less	RCON S525 21,000	0.2	RCON S526 4,200	RCON S527 0				RCON S528 0	RCON S529 0	RCON S530 4,200	RCON S531 0	18.a.
b. Original maturity exceeding one year	RCON G624 0	0.5	RCON G625 0	RCON G626 0				RCON G627 0	RCON G628 0	RCON G629 0	RCON S539 0	18.b.
19. Unconditionally cancelable commitments	RCON S540 0	0.0	RCON S541 0									19.
20. Over-the-counter derivatives			RCON S542 0	RCON S543 0			RCON S544 0	RCON S545 0	RCON S546 0	RCON S547 0	RCON S548 0	20.
21. Centrally cleared derivatives			RCON S549 0	RCON S550 0	RCON S551 0	RCON S552 0		RCON S554 0	RCON S555 0	RCON S556 0	RCON S557 0	21.
22. Unsettled transactions (failed trades) (22)	RCON H191 0			RCON H193 0				RCON H194 0	RCON H195 0	RCON H196 0	RCON H197 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) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches (23) Credit Equivalent Amount	(Column S) Risk-Weighted Asset Amount	
16. Repo-style transactions (24)				RCON H301 0	RCON H302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less				RCON H303 0	RCON H304 0	18.a.
b. Original maturity exceeding one year				RCON H307 0	RCON H308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCON H309 0	RCON H310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) (25)	RCON H198 0	RCON H199 0	RCON H200 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	
	4,045	0	0	0	63,763	61,715	109,480	264	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	12,753	30,858	109,480	396	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% (26) 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	
	Allocation by Risk-Weight Category							
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 0	RCON S564 83	RCON S565 0	RCON S566 0	RCON S567 0	RCON S568 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 0	RCON S575 332	RCON S576 0	RCON S577 0	RCON S578 0	RCON S579 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	156,749	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	156,749	28.
29. LESS: Excess allowance for loan and lease losses	A222	0	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	156,749	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.

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705 0	RCON B706 0	RCON B707 0	RCON B708 0	RCON B709 0	RCON B710 0	RCON B711 0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCONB712 0	RCON B713 0	RCON B714 0	RCON B715 0	RCON B716 0	RCON B717 0	RCON B718 0	2.a.
b. Subordinated securities and other residual interests	RCON C393 0	RCON C394 0	RCON C395 0	RCON C396 0	RCON C397 0	RCON C398 0	RCON C399 0	2.b.
c. Standby letters of credit and other enhancements	RCON C400 0	RCON C401 0	RCON C402 0	RCON C403 0	RCON C404 0	RCON C405 0	RCON C406 0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726 0	RCON B727 0	RCON B728 0	RCON B729 0	RCON B730 0	RCON B731 0	RCON B732 0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCON B733 0	RCON B734 0	RCON B735 0	RCON B736 0	RCON B737 0	RCON B738 0	RCON B739 0	4.a.
b. 90 days or more past due	RCON B740 0	RCON B741 0	RCON B742 0	RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0	5.a.
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0	5.b.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCON B761 0	RCON B762 0			RCON B763 0		6.a.
b. Loans (included in Schedule RC-C)		RCON B500 0	RCON B501 0			RCON B502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCON B764 0	RCON B765 0			RCON B766 0		7.a.
b. 90 days or more past due		RCON B767 0	RCON B768 0			RCON B769 0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0		8.a.
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON B776 0	RCON B777 0	RCON B778 0	RCON B779 0	RCON B780 0	RCON B781 0	RCON B782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783 0	RCON B784 0	RCON B785 0	RCON B786 0	RCON B787 0	RCON B788 0	RCON B789 0	10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790	RCON B791	RCON B792	RCON B793	RCON B794	RCON B795	RCON B796	
	0	0	0	0	0	0	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797	RCON B798	RCON B799	RCON B800	RCON B801	RCON B802	RCON B803	
	0	0	0	0	0	0	0	12.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	0	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	0	M.2.d.
3. Asset-backed commercial paper conduits: (2)			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	NR	M.3.a1.
(2) Conduits sponsored by other unrelated institutions	B807	NR	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	NR	M.3.b1.
(2) Conduits sponsored by other unrelated institutions	B809	NR	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (3)	C407	NR	M.4.

1 Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.
2 Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with $1 billion or more in total assets.
3 Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the 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.

Schedule RC-T—Fiduciary and Related Services

	RCON	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T)	A345	NO	1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346	NO	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T)	B867	NO	3.

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of $100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

Dollar Amounts in Thousands	(Column A) Managed Assets Amount	(Column B) Non-Managed Assets Amount	(Column C) Number of Managed Accounts Number	(Column D) Number of Non-Managed Accounts Number	
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts	NR	NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution	RCON B872 NR	RCON B873 NR	RCON B874 NR	RCON B875 NR	5.a.
b. Employee benefit - defined benefit	RCON B876 NR	RCON B877 NR	RCON B878 NR	RCON B879 NR	5.b.
c. Other employee benefit and retirement-related accounts	RCON B880 NR	RCON B881 NR	RCON B882 NR	RCON B883 NR	5.c.
6. Corporate trust and agency accounts	RCON B884 NR	RCON B885 NR	RCON C001 NR	RCON C002 NR	6.
7. Investment management and investment advisory agency accounts	RCON B886 NR	RCON J253 NR	RCON B888 NR	RCON J254 NR	7.
8. Foundation and endowment trust and agency accounts..	RCON J255 NR	RCON J256 NR	RCON J257 NR	RCON J258 NR	8.
9. Other fiduciary accounts	RCON B890 NR	RCON B891 NR	RCON B892 NR	RCON B893 NR	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCON B894 NR	RCON B895 NR	RCON B896 NR	RCON B897 NR	10.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
11. Custody and safekeeping accounts		RCON B898 NR		RCON B899 NR	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCON J259 NR	RCON J260 NR	RCON J261 NR	RCON J262 NR	13.

Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and related services income			
14. Personal trust and agency accounts	B904	NR	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit - defined contribution	B905	NR	15.a.
b. Employee benefit - defined benefit	B906	NR	15.b.
c. Other employee benefit and retirement-related accounts	B907	NR	15.c.
16. Corporate trust and agency accounts	A479	NR	16.
17. Investment management and investment advisory agency accounts	J315	NR	17.
18. Foundation and endowment trust and agency accounts	J316	NR	18.
19. Other fiduciary accounts	A480	NR	19.
20. Custody and safekeeping accounts	B909	NR	20.
21. Other fiduciary and related services income	B910	NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	4070	NR	22.
23. Less: Expenses	C058	NR	23.
24. Less: Net losses from fiduciary and related services	A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services	B911	NR	25.
26. Net fiduciary and related services income	A491	NR	26.

Memoranda

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	NR	J264	NR	J265	NR	M.1.a.
b. Interest-bearing deposits	J266	NR	J267	NR	J268	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	J269	NR	J270	NR	J271	NR	M.1.c.
d. State, county, and municipal obligations	J272	NR	J273	NR	J274	NR	M.1.d.
e. Money market mutual funds	J275	NR	J276	NR	J277	NR	M.1.e.
f. Equity mutual funds	J278	NR	J279	NR	J280	NR	M.1.f.
g. Other mutual funds	J281	NR	J282	NR	J283	NR	M.1.g.
h. Common trust funds and collective investment funds	J284	NR	J285	NR	J286	NR	M.1.h.
i. Other short-term obligations	J287	NR	J288	NR	J289	NR	M.1.i.
j. Other notes and bonds	J290	NR	J291	NR	J292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments	J293	NR	J294	NR	J295	NR	M.1.k.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	(Column A) Personal Trust and Agency and Investment Management Agency Accounts Amount	RCON	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts Amount	RCON	(Column C) All Other Accounts Amount	
1. l. Other common and preferred stocks	J296	NR	J297	NR	J298	NR	M.1.l.
m. Real estate mortgages	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	NR	J309	NR	J310	NR	M.1.p.

Dollar Amounts in Thousands	RCON	(Column A) Managed Assets Amount	RCON	(Column B) Number of Managed Accounts Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	NR	J312	NR	M.1.q.

Dollar Amounts in Thousands	RCON	(Column A) Number of Issues Number	(Column B) Principal Amount Outstanding Amount	
2. Corporate trust and agency accounts:			RCON B928	
a. Corporate and municipal trusteeships	B927	NR	NR	M.2.a.
			RCON J314	
(1) Issues reported in Memorandum item 2.a that are in default	J313	NR	NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	NR		M.2.b.

Dollar Amounts in Thousands	RCON	(Column A) Number of Funds Number	RCON	(Column B) Market Value of Fund Assets Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	NR	B932	NR	M.3.a.
b. International/Global equity	B933	NR	B934	NR	M.3.b.
c. Stock/Bond blend	B935	NR	B936	NR	M.3.c.
d. Taxable bond	B937	NR	B938	NR	M3.d.
e. Municipal bond	B939	NR	B940	NR	M.3.e.
f. Short-term investments/Money market	B941	NR	B942	NR	M.3.f.
g. Specialty/Other	B943	NR	B944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	NR	B946	NR	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RIAD	(Column A) Gross Losses Managed Accounts Amount	RIAD	(Column B) Gross Losses Non-Managed Accounts Amount	RIAD	(Column C) Recoveries Amount	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	B947	NR	B948	NR	B949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950	NR	B951	NR	B952	NR	M.4.b.
c. Investment management and investment advisory agency accounts	B953	NR	B954	NR	B955	NR	M.4.c.
d. Other fiduciary accounts and related services	B956	NR	B957	NR	B958	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	B959	NR	B960	NR	B961	NR	M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	RCON	(Column A) Securitization Vehicles Amount	RCON	(Column B) ABCP Conduits Amount	RCON	(Column C) Other VIEs Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a.
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b.
c. Available-for-sale securities	J987	0	J988	0	J989	0	1.c.
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e.
f. Loans and leases, net of unearned income	J996	0	J997	0	J998	0	1.f.
g. Less: Allowance for loan and lease losses	J999	0	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives)	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned	K009	0	K010	0	K011	0	1.j.
k. Other assets	K012	0	K013	0	K014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities	K018	0	K019	0	K020	0	2.b.
c. Commercial paper	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper)	K024	0	K025	0	K026	0	2.d.
e. Other liabilities	K027	0	K028	0	K029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0	K034	0	K035	0	4.

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

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

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

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

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

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

	RCON	YES / NO
Comments?..........	6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT 6980)