

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 June 30, 2018

(20180630)

(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 and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051.

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.

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.

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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.

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.

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](mailto:CDR.Help@ffiec.gov).

Carter Bank & Trust

Legal Title of Bank (RSSD 9017)

Martinsville

City (RSSD 9130)

FDIC Certificate Number 58596  
(RSSD 9050)

VA  
State Abbrev. (RSSD 9200)

24112  
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 55.35 hours per respondent and is expected to vary by institution, 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

Wendy Bell

Name (TEXT C490)

Chief Financial Officer

Title (TEXT C491)

wendy.bell@carterbankandtrust.com

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Telephone: Area code/phone number/extension (TEXT C493)

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FAX: Area code/phone number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

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VP & Accounting Operations Manager

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## 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

Litz H. Van Dyke

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Litz.VanDyke@carterbankandtrust.com

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## 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

Wendy Bell

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Chief Financial Officer

Title (TEXT C367)

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Telephone: Area code/phone number/extension (TEXT C374)

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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

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BSA Officer

Title (TEXT C438)

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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, 2018 — June 30, 2018

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	4,344	1.a.1.a.
(b) All other loans secured by real estate.....	4436	37,794	1.a.1.b.
(2) Commercial and industrial loans.....	4012	9,038	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	5,090	1.a.3.b.
(4) Not applicable			
(5) All other loans (1).....	4058	5,973	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	62,239	1.a.6.
b. Income from lease financing receivables.....	4065	0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	1,362	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	2,789	1.d.1.
(2) Mortgage-backed securities.....	B489	2,175	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	5,385	1.d.3.
e. Not applicable			
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	73,950	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	919	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	1,338	2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	13,556	2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	1,449	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	0	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		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	17,262	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	56,688			3.
4. Provision for loan and lease losses.....	4230	3,245			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	0	5.a.
b. Service charges on deposit accounts.....			4080	1,343	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	604	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	14	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	573	5.j.
k. Net gains (losses) on sales of other assets (3).....			B496	(71)	5.k.
l. Other noninterest income*.....			B497	5,596	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	8,059			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	1,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	24,867	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	4,646	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	15,655	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	45,168			7.e.
8. a. <b>Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....</b>	HT69	17,334			8.a.
b. <b>Unrealized holding gains (losses) on equity securities not held for trading (4).....</b>	HT70				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	17,334			8.c.
9. Applicable income taxes (on item 8.c).....	4302	1,306			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	16,028			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	16,028			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	16,028			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.

3 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

4 Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

# Schedule RI—Continued

## Memoranda

	Dollar Amounts in Thousands		Year-to-date	
	RIAD	Amount		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	416		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431	0		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	5,221		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	2,530		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....			Number	
	4150	979		M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets, and</li> <li>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.</li> </ul>				
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	248		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).....	9106	0	Date	M.7.
8. Not applicable				
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets. (1)</i>				
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	NR		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	NR		M.9.b.
<i>Memorandum item 10 is to be completed by banks with \$300 million or more in total assets: (1)</i>				
10. Credit losses on derivatives (see instructions).....	A251	0		M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO		
	A530	NO		M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December reports only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228	NR		M.12.

1 The asset size tests and the 5 percent of total loans test are based on total assets and total loans reported in the June 30, 2017, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018, would report 20180301.

**Schedule RI—Continued**

Memoranda—Continued

Dollar Amounts in Thousands

		Year-to-date		
RIAD	Amount			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets.....				
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 recognized in earnings (included in Schedule RI, items 6.a and 6.b).....				
J321	0			M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>				
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....				
H032	1,012			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	1			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	0			M.15.c.
d. All other service charges on deposit accounts.....				
H035	330			M.15.d.

<sup>1</sup> The \$1 billion asset-size test is based on the total assets reported on the June 30, 2017, 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, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	432,126			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	432,126			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	16,028			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	0			9.
10. Other comprehensive income (1).....	B511	(10,307)			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	437,847			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				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
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	692	1.a.2.
b. Secured by farmland.....	3584	444	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	9	C217	69	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	231	C898	654	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans.....	4638	6	4608	0	4.

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

**Schedule RI-B—Continued**

**Part I—Continued**

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	11	K133	3	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	840	K206	90	5.c.
6. Not applicable					
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	1,541	4605	1,508	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 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 non-depository financial institutions and other loans."

**Memoranda**

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
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	0	4662	0	M.2.a.
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646	0	4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185	0	F187	0	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	0	4665	0	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.					
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 based on the total assets and total loans reported on the June 30, 2017, 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, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	35,318	1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605	1,508	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	1,541	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	3,245	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	38,530	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.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	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.
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	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.<sup>1</sup>

	Dollar Amounts in Thousands												
	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. Real estate loans:													
a. Construction loans.....	M708	104,217	M709	2,142	M710	110,659	M711	5,204	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	70,280	M715	0	M716	1,192,200	M717	21,338	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	425	M722	0	M723	339,302	M724	4,071	M725	0	M726	0	1.c.
2. Commercial loans <sup>2</sup> .....	M727	176,959	M728	0	M729	681,413	M730	3,792	M731	0	M732	0	2.
3. Credit Cards.....	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0	3.
4. Other consumer loans.....	M739	0	M740	0	M741	74,269	M742	1,983	M743	0	M744	0	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (for each column sum of 1.a through 5) <sup>3</sup> .....	M746	351,881	M747	2,142	M748	2,397,843	M749	36,388	M750	0	M751	0	6.

<sup>1</sup> The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

<sup>2</sup> 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.

<sup>3</sup> 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 calendar year-to-date basis.

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
1. Other noninterest income (from Schedule RI, item 5.i)					
<b>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.i:</b>					
a.	Income and fees from the printing and sale of checks.....	C013	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	393		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	1,515		1.d.
e.	Safe deposit box rent.....	C015	402		1.e.
f.	Bank card and credit card interchange fees.....	F555	0		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0		1.g.
	<input type="text" value="TEXT"/> 4461 Debit Card Interchange Income	4461	2,367		1h.
	<input type="text" value="TEXT"/> 4462	4462	0		1i.
	<input type="text" value="TEXT"/> 4463	4463	0		1j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
<b>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:</b>					
a.	Data processing expenses.....	C017	0		2.a.
b.	Advertising and marketing expenses.....	0497	0		2.b.
c.	Directors' fees.....	4136	0		2.c.
d.	Printing, stationery, and supplies.....	C018	0		2.d.
e.	Postage.....	8403	0		2.e.
f.	Legal fees and expenses.....	4141	3,612		2.f.
g.	FDIC deposit insurance assessments.....	4146	1,471		2.g.
h.	Accounting and auditing expenses.....	F556	0		2.h.
i.	Consulting and advisory expenses.....	F557	0		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0		2.j.
k.	Telecommunications expenses.....	F559	1,312		2.k.
l.	Other real estate owned expenses.....	Y923	1,238		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0		2.m.
	<input type="text" value="TEXT"/> 4464 Debit Card Expense	4464	1,314		2.n.
	<input type="text" value="TEXT"/> 4467 Capital Stock Assessment	4467	1,120		2.o.
	<input type="text" value="TEXT"/> 4468 Historic Tax Credit Amortization	4468	2,030		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):					
a.	(1) <input type="text" value="TEXT"/> FT29	FT29	0		3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
b.	(1) <input type="text" value="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		Year-to-date	
				RIAD	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):

Comments?.....	RIAD	YES / NO
	4769	NO

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2018

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	
<b>Assets</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	50,893	1.a.
b. Interest-bearing balances (2)			0071	137,730	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	865,689	2.b.
c. Equity securities with readily determinable fair values not held for trading (3)			JA22	NR	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	0	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	1,121	4.a.
b. Loans and leases held for investment	B528	2,749,724			4.b.
c. LESS: Allowance for loan and lease losses	3123	38,530			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)			B529	2,711,194	4.d.
5. Trading assets (from Schedule RC-D)					
			3545	0	5.
6. Premises and fixed assets (including capitalized leases)					
			2145	80,568	6.
7. Other real estate owned (from Schedule RC-M)					
			2150	60,047	7.
8. Investments in unconsolidated subsidiaries and associated companies					
			2130	0	8.
9. Direct and indirect investments in real estate ventures					
			3656	0	9.
<b>10. Intangible assets (from Schedule RC-M)</b>					
			2143	58,726	10.
11. Other assets (from Schedule RC-F)					
			2160	123,543	11.
12. Total assets (sum of items 1 through 11)					
			2170	4,089,511	12.
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E):					
(1) Noninterest-bearing (4)	6631	548,566			13.a.1.
(2) Interest-bearing	6636	3,093,032			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	0	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.

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

2 Includes time certificates of deposit not held for trading.

**3 Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

4 Includes all securities resale agreements, regardless of maturity.

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

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

7 Includes all securities repurchase agreements, regardless of maturity.

8 Includes limited-life preferred stock and related surplus.

**Schedule RC—Continued**

	Dollar Amounts in Thousands		RCON	Amount
<b>Liabilities - continued</b>				
20. Other liabilities (from Schedule RC-G).....	2930	10,066		20.
21. Total liabilities (sum of items 13 through 20).....	2948	3,651,664		21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....	3838	0		23.
24. Common stock.....	3230	26,258		24.
25. Surplus (excludes all surplus related to preferred stock).....	3839	142,178		25.
26. a. Retained earnings.....	3632	281,958		26.a.
b. Accumulated other comprehensive income (1).....	B530	(12,547)		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	437,847		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	437,847		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	4,089,511		29.

**Memoranda**

**To be reported with the March Report of Condition.**

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 2017.....

RCON	Number
6724	NR

M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 3 = This number is not to be used
- 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.**

2. Bank's fiscal year-end date (report the date in MMDD format).....

RCON	Date
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

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RC-3

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	12,274			1.a.
b.	Currency and coin.....	0080	29,890			1.b.
2.	<b>Balances due from depository institutions in the U.S.:</b> .....	0082	8,804			2.
3.	<b>Balances due from banks in foreign countries and foreign central banks:</b> .....	0070	0			3.
4.	Balances due from Federal Reserve Banks.....	0090	137,655			4.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	188,623			5.

1 The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale						
	(Column A)		(Column B)		(Column C)		(Column D)				
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value			
RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		
1.	U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0		1.
2.	<b>U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)</b> .....	HT50	0	HT51	0	HT52	390,153	HT53	382,201		2.
3.	Securities issued by states and political subdivisions in the U.S.....	8496	0	8497	0	8498	225,235	8499	222,486		3.
4.	Mortgage-backed securities (MBS):										
a.	Residential mortgage pass-through securities:										
(1)	Guaranteed by GNMA.....	G300	0	G301	0	G302	46,944	G303	45,897		4.a.1.
(2)	Issued by FNMA and FHLMC.....	G304	0	G305	0	G306	18,809	G307	18,180		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 (2).....	G312	0	G313	0	G314	87,994	G315	86,273		4.b.1.
(2)	Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	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.

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

2 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				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RC0N	Amount	RC0N	Amount	RC0N	Amount	RC0N	Amount	
4. c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	14,400	K145	13,904	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1).....	K150	0	K151	0	K152	24,926	K153	24,057	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	1,406	K157	1,381	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	44,215	C027	44,069	5.a.
<b>b. Structured financial products.....</b>	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	26,739	1741	26,495	6.a.
a. Other foreign debt securities.....	1742	0	1743	0	1744	750	1746	746	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2, 3).....					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	0	1771	0	1772	881,571	1773	865,689	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.

3 **Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

# Schedule RC-B—Continued

## Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities (1).....	0416	293,791	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	169,058	M.2.a.1.
(2) Over three months through 12 months.....	A550	20,247	M.2.a.2.
(3) Over one year through three years.....	A551	291,421	M.2.a.3.
(4) Over three years through five years.....	A552	52,409	M.2.a.4.
(5) Over five years through 15 years.....	A553	68,899	M.2.a.5.
(6) Over 15 years.....	A554	87,867	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	6,422	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	138	M.2.b.4.
(5) Over five years through 15 years.....	A559	8,155	M.2.b.5.
(6) Over 15 years.....	A560	49,362	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	9,949	M.2.c.1.
(2) Over three years.....	A562	101,762	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	62,867	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
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	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	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 10, 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 10, 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 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

# Schedule RC-B—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$10 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	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.

<sup>1</sup> The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

# Schedule RC-B—Continued

## Memoranda—Continued

Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, items 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	NR	G349	NR	G350	NR	G351	NR	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	NR	G353	NR	G354	NR	G355	NR	M.6.b.
c. Corporate and similar loans.....	G356	NR	G357	NR	G358	NR	G359	NR	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	NR	G361	NR	G362	NR	G363	NR	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	NR	G365	NR	G366	NR	G367	NR	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	NR	G369	NR	G370	NR	G371	NR	
g. Other collateral or reference assets.....	G372	NR	G373	NR	G374	NR	G375	NR	M.6.f. M.6.g.

<sup>1</sup> The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

# Schedule RC-C—Loans and Lease Financing Receivables

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## 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)		(Column B) To Be Completed by All Banks	
	RCON	Amount	RCON	Amount
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	F158	7,704		1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	207,172		1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	16,404		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	0		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	5367	221,256		1.c.2.a.
(b) Secured by junior liens.....	5368	228		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	119,364		1.d.
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	37,170		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	1,208,906		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	1288	0		2.
a. To commercial banks in the U.S.:.....	B531	0		2.a.
b. To other depository institutions in the U.S.:.....	B534	0		2.b.
c. To banks in foreign countries.....	B535	0		2.c.
3. Loans to finance agricultural production and other loans to farmers.....			1590	1,828
4. Commercial and industrial loans.....			1766	402,158
a. To U.S. addressees (domicile).....	1763	402,158		4.a.
b. To non-U.S. addressees (domicile).....	1764	0		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	0		6.b.
c. Automobile loans.....	K137	7,996		6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	66,273		6.d.
7. Not applicable				
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	2107	448,149		8.

<sup>1</sup> The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

**Schedule RC-C—Continued**

**Part I. Continued**

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks	
	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands				
9. Loans to nondepository financial institutions and other loans:				
a. Loans to nondepository financial institutions.....			J454	0
b. Other loans.....			J464	6,239
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	0		
(2) All other loans (exclude consumer loans).....	J451	6,239		
10. Lease financing receivables (net of unearned income).....			2165	0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0		
b. All other leases.....	F163	0		
11. LESS: Any unearned income on loans reflected in items 1-9 above.....			2123	2
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			2122	2,750,845

**Memoranda**

	Dollar Amounts in Thousands		RCON	Amount
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....			K158	0
(2) Other construction loans and all land development and other land loans.....			K159	0
b. Loans secured by 1-4 family residential properties.....			F576	0
c. Secured by multifamily (5 or more) residential properties.....			K160	0
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	0
(2) Loans secured by other nonfarm nonresidential properties.....			K162	57,941
e. Commercial and industrial loans.....			K256	0
<i>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):</i>				
(1) To U.S. addressees (domicile).....	K163	0		
(2) To non-U.S. addressees (domicile).....	K164	0		
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			K165	0
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>				
(1) Loans secured by farmland.....	K166	0		
(2)-(3) Not applicable				

<sup>1</sup> The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K098		0			M.1.f.4.a.
(b) Automobile loans.....	K203		0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204		0			M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by: (1)</i>						
• Banks with \$300 million or more in total assets						
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 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		0			M.1.f.5.
<b>g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f).....</b>						
				HK25	57,941	M.1.g.
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: (2), (3)						
(1) Three months or less.....	A564		22,333			M.2.a.1.
(2) Over three months through 12 months.....	A565		23,646			M.2.a.2.
(3) Over one year through three years.....	A566		8,745			M.2.a.3.
(4) Over three years through five years.....	A567		18,832			M.2.a.4.
(5) Over five years through 15 years.....	A568		77,044			M.2.a.5.
(6) Over 15 years.....	A569		70,231			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2), (4)						
(1) Three months or less.....	A570		218,184			M.2.b.1.
(2) Over three months through 12 months.....	A571		471,781			M.2.b.2.
(3) Over one year through three years.....	A572		542,204			M.2.b.3.
(4) Over three years through five years.....	A573		637,996			M.2.b.4.
(5) Over five years through 15 years.....	A574		472,846			M.2.b.5.
(6) Over 15 years.....	A575		126,801			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	735,944	M.2.c.

1 The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

2 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

3 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.

4 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, 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.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
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 (1).....	2746	776	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	19,103	M.4.
<i>5. To be completed by banks with \$300 million or more in total assets: (2)</i>			
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	0	M.5.
<i>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.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a.....	C391	NR	M.6.
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>			
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.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only 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, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, part I, item 12, column B).</i>			
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	331	M.9.
10. and 11. Not applicable			

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

2 The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

*Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.*

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
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
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0
d. All other loans and all leases.....	G100	0	G101	0	G102	0

	Dollar Amounts in Thousands	
	RCON	Amount
<i>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, 2017.</i>		
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	0
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	0
<i>Memorandum item 14 is to be completed by all banks.</i>		
14. Pledged loans and leases.....	RCON G378	0
<i>Memorandum item 15 is to be completed for the December report only.</i>		
15. Reverse mortgages:		
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	NR
(2) Proprietary reverse mortgages.....	J467	NR
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	NR
(2) Proprietary reverse mortgages.....	J469	NR
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Amount
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	NR
(2) Proprietary reverse mortgages.....	J471	NR

# Schedule RC-C—Continued

## Part II—Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:

- (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.
- (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
- (3) For All other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Loans to Small Businesses

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.").....

RCON	YES / NO
6999	NO

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

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.).....
- 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.).....

Number of Loans	
RCON	Number
5562	NR
5563	NR

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON	Number	RCON	Amount
Dollar Amounts in Thousands				
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	114	5565	4,071
b. With original amounts of more than \$100,000 through \$250,000.....	5566	120	5567	13,763
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	178	5569	74,049
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	341	5571	6,284
b. With original amounts of more than \$100,000 through \$250,000.....	5572	61	5573	9,504
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	33	5575	11,044

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

# Schedule RC-C—Continued

## Part II—Continued

### Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NO

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

- 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.).....
- 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.).....

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON	Number	RCON	Amount
Dollar Amounts in Thousands				
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	18	5579	655
b. With original amounts of more than \$100,000 through \$250,000.....	5580	9	5581	959
c. With original amounts of more than \$250,000 through \$500,000.....	5582	0	5583	0
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	72	5585	1,015
b. With original amounts of more than \$100,000 through \$250,000.....	5586	5	5587	813
c. With original amounts of more than \$250,000 through \$500,000.....	5588	0	5589	0

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

# Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

	Dollar Amounts in Thousands		RCON	Amount
<b>Assets</b>				
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.....	HT62		NR	5.a.
b. All other debt securities.....	G386		NR	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	HT63		NR	6.a.1.
(2) All other loans secured by real estate.....	HT64		NR	6.a.2.
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):.....	HT65		NR	6.c.
d. Other loans.....	F618		NR	6.d.
7. and 8. Not applicable				
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.
<b>Liabilities</b>				
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.

## 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) Loans secured by 1-4 family residential properties.....	HT66		NR	M.1.a.1.
(2) All other loans secured by real estate.....	HT67		NR	M.1.a.2.
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).....	HT68		NR	M.1.c.
d. Other loans.....	F636		NR	M.1.d.

<sup>1</sup> 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-E—Deposit Liabilities

	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
Dollar Amounts in Thousands						
<b>Deposits of:</b>						
1. Individuals, partnerships, and corporations.....	B549	724,740			B550	2,772,903 1.
2. U.S. Government.....	2202	0			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	77,395			2530	24,280 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	0			B552	42,280 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	802,135	2210	548,566	2385	2,839,463 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	424,364	M.1.a.
b. Total brokered deposits.....	2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0	M.1.d.1.
(2) Not applicable			
(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	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	41,449	M.1.f.

1 Includes interest-bearing and noninterest-bearing demand deposits.

2 The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit 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	94,330			M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	662,689			M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	1,249,821			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	666,426			M.2.c.
d. Total time deposits of more than \$250,000.....	J474	166,197			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	158,961			M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)					
(1) Three months or less.....	HK07	172,373			M.3.a.1.
(2) Over three months through 12 months.....	HK08	522,873			M.3.a.2.
(3) Over one year through three years.....	HK09	863,207			M.3.a.3.
(4) Over three years.....	HK10	357,794			M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11	695,246			M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)					
(1) Three months or less.....	HK12	22,726			M.4.a.1.
(2) Over three months through 12 months.....	HK13	40,358			M.4.a.2.
(3) Over one year through three years.....	HK14	80,451			M.4.a.3.
(4) Over three years.....	HK15	22,662			M.4.a.4.
b. 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	63,084			M.4.b.
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?.....	RCON	YES / NO			
	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 and 6.b must be less than or equal to 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	333,487			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	176,531			M.6.b.

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, sum of Memorandum items 2.b and 2.c.  
 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, Memorandum item 2.d.  
 5 The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, 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	52,170	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....			
	P757	42,160	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	611,864	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....			
	P759	50,825	M.7.b.2.

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (1).....			B556	18,643	1.
2.	Net deferred tax assets (2).....			2148	9,906	2.
3.	<b>Interest-only strips receivable (not in the form of a security) (3).....</b>			HT80	0	3.
4.	<b>Equity investments without readily determinable fair values (4).....</b>			1752	14,242	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	50,393	5.a.
b.	Separate account life insurance assets.....			K202	0	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	30,359	6.
a.	Prepaid expenses.....	2166	0			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	0			6.e.
e.	Computer software.....	FT33	0			6.f.
f.	Accounts receivable.....	FT34	0			6.g.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.h.
h.	Income Tax Receivable	3549	16,540			6.i.
i.		3550	0			6.j.
j.		3551	0			6.k.
7.	Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160	123,543	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	Amount	
1.a.	Interest accrued and unpaid on deposits (1).....			3645	2,058	1.a.
1.b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	5,769	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	491	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	1,748	4.
a.	Accounts payable.....	3066	0			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.	Debit Cards in Process	3552	1,745			4.e.
f.		3553	0			4.f.
g.		3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	10,066	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	
<b>Assets</b>			
1. Interest-bearing balances due from depository institutions.....	3381	105,286	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	394,647	2.
3. Mortgage-backed securities (2).....	B559	197,942	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	334,016	4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365	0	5.
6. Loans:			
a. Total loans.....	3360	2,724,002	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	3465	170,131	6.b.1.
(2) All other loans secured by real estate.....	3466	1,527,138	6.b.2.
c. Commercial and industrial loans.....	3387	429,959	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	91,162	6.d.2.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes. (4)</i>			
7. Trading Assets.....	3401	NR	7.
8. Lease financing receivables (net of unearned income).....	3484	0	8.
9. Total assets (4).....	3368	4,063,237	9.
<b>Liabilities</b>			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	258,539	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs).....	B563	770,146	11.a.
<b>b. Time deposits of \$250,000 or less.....</b>	HK16	1,877,251	11.b.
<b>c. Time deposits of more than \$250,000.....</b>	HK17	162,796	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	3353	0	12.
13. <i>To be completed by banks with \$100 million or more in total assets: (5)</i> Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....			
	3355	0	13.

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 For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For institutions that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

4 The quarterly average for total assets should reflect securities not held for trading as follows:

a) Debt securities at amortized cost.

b) For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have not adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value.

c) For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have not adopted ASU 2016-01, equity investments without readily determinable fair values at historical cost.

5 The \$100 million asset-size test is based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

# Schedule RC-K—Quarterly Averages (1) - Continued

**Memorandum**

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 1 is to be completed by: (2)</i>			
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>			
1. Loans to finance agricultural production and other loans to farmers.....	3386	2,000	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 The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

# 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	0			1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1)	Unused commitments for reverse mortgages outstanding that are held for investment (included in item 1.a. above).....	HT72	NR			1.a.1.
b.	Credit card lines.....	3815	0			1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only 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)</i>						
(1)	Unused consumer credit card lines.....	J455	0			1.b.1.
(2)	Other unused credit card lines.....	J456	0			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	6,840			1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165	293,639			1.c.1.b.
(2)	NOT secured by real estate.....	6550	1,236			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1)	Commercial and industrial loans.....	J457	4,761			1.e.1.
(2)	Loans to financial institutions.....	J458	0			1.e.2.
(3)	All other unused commitments.....	J459	26,451			1.e.3.
2. Financial standby letters of credit.....						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	4,459			2.a.
3. Performance standby letters of credit.....						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	26,144			3.a.
4. Commercial and similar letters of credit.....						
5. Not applicable						
6. Securities lent and borrowed:						
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	0			6.a.
b.	Securities borrowed.....	3432	0			6.b.
7. Credit derivatives:						
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 based on the total assets and credit card lines reported in the June 30, 2017, Report of Condition.

**Schedule RC-L—Continued**

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

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

	RCON		Amount		
8. Not applicable					
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**

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

11. Year-to-date merchant credit card sales volume:

	RCON	Amount	
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	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	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):					
a. Futures contracts.....	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a.
b. Forward contracts.....	RCON 8697 2,112	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCON 8701 0	RCON 8702 0	RCON 8703 0	RCON 8704 0	12.c.1.
(2) Purchased options.....	RCON 8705 0	RCON 8706 0	RCON 8707 0	RCON 8708 0	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCON 8709 991	RCON 8710 0	RCON 8711 0	RCON 8712 0	12.d.1.
(2) Purchased options.....	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0	12.d.2.
e. Swaps.....	RCON 3450 0	RCON 3826 0	RCON 8719 0	RCON 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725 3,103	RCON 8726 0	RCON 8727 0	RCON 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589 0				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCON 8733 0	RCON 8734 0	RCON 8735 0	RCON 8736 0	15.a.1.
(2) Gross negative fair value.....	RCON 8737 0	RCON 8738 0	RCON 8739 0	RCON 8740 0	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCON 8741 3	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1.
(2) Gross negative fair value.....	RCON 8745 3	RCON 8746 0	RCON 8747 0	RCON 8748 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)

	(Column A) Banks and Securities Firms		(Columns B-D) Not applicable			(Column E) Corporations and All Other Counterparties	
	RCON	Amount				RCON	Amount
16. Over-the counter derivatives:							
a. Net current credit exposure.....	G418	NR				G422	NR
b. Fair value of collateral:							
(1) Cash—U.S. dollar.....	G423	NR				G427	NR
(2) Cash—Other currencies.....	G428	NR				G432	NR
(3) U.S. Treasury securities.....	G433	NR				G437	NR
(4) through (6) Not applicable							
(7) All other collateral.....	G453	NR				G457	NR
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	NR				G462	NR

<sup>1</sup> The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, 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	17,698	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....				
	Number	6165	3	1.b.
2. Intangible assets:				
a. Mortgage servicing assets.....				
		3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets.....				
		A590	0	2.a.1.
b. Goodwill.....				
		3163	58,726	2.b.
c. All other intangible assets.....				
		JF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....				
		2143	58,726	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land.....				
		5508	17,495	3.a.
b. Farmland.....				
		5509	308	3.b.
c. 1-4 family residential properties.....				
		5510	208	3.c.
d. Multifamily (5 or more) residential properties.....				
		5511	0	3.d.
e. Nonfarm nonresidential properties.....				
		5512	42,036	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....				
		2150	60,047	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....				
		JA29	0	4.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (2)				
(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) (3).....				
		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: (4)				
(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) (5).....				
		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 Item 4 is to be completed only by insured state banks that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, and have been approved by the FDIC to hold grandfathered equity investments. See instructions for further detail on ASU 2016-01.

2 Report fixed rate advances by remaining maturity and floating-rate advances by next repricing date.

3 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.

4 Report fixed rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

5 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.

\* Amounts previously reported in item 3.f will be included in item 3.c.

**Schedule RC-M—Continued**

Dollar Amounts in Thousands

RCON	YES / NO
B569	NO

6. Does the reporting bank sell private label or third-party mutual funds and annuities?..... 6.

RCON	Amount
B570	0

7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... 7.

8. Internet Website addresses and physical office trade names:  
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):

TEXT	4087	http:// www.carterbankandtrust.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<br>N528 | http:// | 8.b.1.  |
| (2)  | TE02<br>N528 | http:// | 8.b.2.  |
| (3)  | TE03<br>N528 | http:// | 8.b.3.  |
| (4)  | TE04<br>N528 | http:// | 8.b.4.  |
| (5)  | TE05<br>N528 | http:// | 8.b.5.  |
| (6)  | TE06<br>N528 | http:// | 8.b.6.  |
| (7)  | TE07<br>N528 | http:// | 8.b.7.  |
| (8)  | TE08<br>N528 | http:// | 8.b.8.  |
| (9)  | TE09<br>N528 | http:// | 8.b.9.  |
| (10) | TE10<br>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<br>N529 |  | 8.c.1. |
| (2) | TE02<br>N529 |  | 8.c.2. |
| (3) | TE03<br>N529 |  | 8.c.3. |
| (4) | TE04<br>N529 |  | 8.c.4. |
| (5) | TE05<br>N529 |  | 8.c.5. |
| (6) | TE06<br>N529 |  | 8.c.6. |

Item 9 is to be completed annually in the December report only.

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?..... 9.

RCON	YES / NO
4088	NR

10. Secured liabilities:  
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)..... 10.a.  
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..... 10.b.

RCON	Amount
F064	0
F065	0

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..... 11.

RCON	YES / NO
G463	NO

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?..... 12.

RCON	YES / NO
G464	NO

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) - (4) Not applicable			
(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 Schedule RC, items 2.a and 2.b).....	J461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1).....	K193	NR	14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194	NR	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
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? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	L133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	L135	YES / NO NR	15.b.

<sup>1</sup> Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

### Schedule RC-M—Continued

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. International remittance transfers offered to consumers: (1)

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?

RCON	YES / NO	
N517	YES	16.a.1.
N518	NO	16.a.2.
N519	NO	16.a.3.
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?.....

RCON	YES / NO	
N521	NO	16.b.

Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date.  
(For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....

RCON	Number	
N522	NR	16.c.

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

RCON	Number	
N523	NR	16.d.1.
N524	NR	16.d.2.
N527	NR	16.d.3.

<sup>1</sup> 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**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
	Dollar Amounts in Thousands					
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0
(2) Other construction loans and all land development and other land loans.....	F173	62	F175	45	F177	50,745
b. Secured by farmland.....	3493	0	3494	0	3495	0
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	0	5399	0	5400	0
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....	C236	2,617	C237	567	C229	425
(b) Secured by junior liens.....	C238	0	C239	0	C230	0
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	168	F180	123	F182	0
(2) Loans secured by other nonfarm nonresidential properties.....	F179	208	F181	431	F183	9,033
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0
3. Not applicable						
4. Commercial and industrial loans.....	1606	16	1607	0	1608	0
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards.....	B575	0	B576	0	B577	0
b. Automobile loans.....	K213	0	K214	0	K215	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	967	K217	15	K218	0
6. Not applicable						
7. All other loans (1).....	5459	139	5460	0	5461	0
8. Lease financing receivables.....	1226	0	1227	0	1228	0
9. Total loans and leases (sum of items 1 through 8).....	1406	4,177	1407	1,181	1403	60,203
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0

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 by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
11. 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	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.
12. 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	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.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	12.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	12.a.3.b1.
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.5.b.
b. - d. Not applicable							
12. e. All other loans and all leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

**Schedule RC-N—Continued**

**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
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
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	42,363
b. Loans secured by 1-4 family residential properties.....	F661	0	F662	0	F663	425
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	9,033
e. Commercial and industrial loans.....	K257	0	K258	0	K259	0
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):<sup>1</sup></i>						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>						
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0
(2 - 3) Not applicable						

<sup>1</sup> The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

**Schedule RC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by: (1)</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 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	0	K139	0	K140	0	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) (2).....	HK26	0	HK27	0	HK28	51,821	M.1.g.
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. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (1)</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380	0	5381	0	5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254	0	1255	0	1256	0	M.3.c.

1 The \$300 million asset size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

2 Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

**Schedule RC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
3 d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166	0	F167	0	F168	0
Memorandum item 4 is to be completed by: (1) <ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets</li> <li>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:</li> </ul>						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	139	1597	0	1583	0
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0
6. Not applicable						

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

	RCON	Amount
7. Additions to nonaccrual assets during the previous six months.....	C410	444
8. Nonaccrual assets sold during the previous six months.....	C411	3,204

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
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
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	0	L187	0	L188	0

<sup>1</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, 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	3,643,656			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	4,063,237			4.
a.	Averaging method used					
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	1			4.a
5.	Average tangible equity for the calendar quarter (1).....	K654	389,503			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.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>					
a.	Fully consolidated reciprocal brokered deposits.....	L190	NR			9.a
10.	Banker's bank certification:					
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	K656	NO			10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>					
a.	Banker's bank deduction.....	K657	NR			10.a
b.	Banker's bank deduction limit.....	K658	NR			10.b
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659	NO			11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)</i>					
a.	Custodial bank deduction.....	K660	NR			11.a
b.	Custodial bank deduction limit.....	K661	NR			11.b

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

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

# Schedule RC-O—Continued

## Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....				F049	2,745,769	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
		Number				
.....				F050	278,379	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	473,522	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
		Number				
.....				F052	767	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	398,023	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
		Number				
.....				F046	20,806	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	26,342	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
		Number				
.....				F048	86	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....				5597	180,800	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 based on the total assets reported on the June 30, 2017, 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
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
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.
<i>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.</i>				
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.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
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	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	L189	NR	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	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	RCON M965	RCON M966	RCON M967	RCON M968	RCON M969	RCON M970
		NR	NR	NR	NR	NR	NR	NR
b. Closed-end loans secured by first liens on 1-4 family residential properties.....		RCON M979	RCON M980	RCON M981	RCON M982	RCON M983	RCON M984	RCON M985
		NR	NR	NR	NR	NR	NR	NR
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....		RCON M994	RCON M995	RCON M996	RCON M997	RCON M998	RCON M999	RCON N001
		NR	NR	NR	NR	NR	NR	NR
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCON N010	RCON N011	RCON N012	RCON N013	RCON N014	RCON N015	RCON N016
		NR	NR	NR	NR	NR	NR	NR
e. Credit cards.....		RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046
		NR	NR	NR	NR	NR	NR	NR
f. Automobile loans.....		RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061
		NR	NR	NR	NR	NR	NR	NR
g. Student loans.....		RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076
		NR	NR	NR	NR	NR	NR	NR
h. Other consumer loans and revolving credit plans other than credit cards.....		RCON N085	RCON N086	RCON N087	RCON N088	RCON N089	RCON N090	RCON N091
		NR	NR	NR	NR	NR	NR	NR
i. Consumer leases.....		RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106
		NR	NR	NR	NR	NR	NR	NR
j. Total.....		RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121
		NR	NR	NR	NR	NR	NR	NR

**Schedule RC-O—Continued**

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							(Column O)	
	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	PDs Were Derived Using (1)	
	18.01–20%	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total		
Amount	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 banks with at which either 1-4 family residential mortgage loan originations and purchases for resale (1) 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 (1).....	HT81	0	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	4,191	2.
3. 1-4 family residential mortgages sold during the quarter:.....	HT83	3,070	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in .....)	HT84	1,121	4.
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		
	HT85	0	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCON		
	HT86	0	6.
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	0	7.a
b. For representations and warranties made to other parties.....	L192	0	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	0	7.c

<sup>1</sup> 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) 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
- (2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<b>Assets</b>											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	865,689	G474	0	G475	0	G476	865,689	G477	0	1.
2. Not applicable											
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	0	G493	0	G494	0	G495	0	G496	0	5.a.
b. Other trading assets.....	G497	0	G498	0	G499	0	G500	0	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	0	G392	0	G395	0	G396	0	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	865,689	G503	0	G504	0	G505	865,689	G506	0	7.
<b>Liabilities</b>											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Not applicable											
10. Trading liabilities:											
a. Derivative liabilities.....	3547	0	G512	0	G513	0	G514	0	G515	0	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. and 12. not applicable											
13. All other liabilities.....	G805	0	G806	0	G807	0	G808	0	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	0	G532	0	G533	0	G534	0	G535	0	14.

1 For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

Schedule RC-Q—Continued

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
<b>Memoranda</b>											
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	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....											
	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
	TEXT										
	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
	TEXT										
	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
	TEXT										
	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
	TEXT										
	G561	0	G562	0	G563	0	G564	0	G565	0	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	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....											
	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
	TEXT										
	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
	TEXT										
	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
	TEXT										
	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
	TEXT										
	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

# Schedule RC-Q—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	0	M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0	M.3.a.2.
b. Commercial and industrial loans.....	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89	0	M.3.c.
d. Other loans.....	F589	0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91	0	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93	0	M.4.c.
d. Other loans.....	F601	0	M.4.d.

# Schedule RC-R

## Part I – Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCOA	Amount	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	168,436	1.
		RCON		
2. Retained earnings.....		3632	281,958	2.
		RCOA		
3. Accumulated other comprehensive income (AOCI).....		B530	(12,547)	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.
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	437,847	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	58,726	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) (1).....		P844	(12,547)	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) (2).....		P845	0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....		P846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....		P847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848	0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....		P849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....		P851	0	11.
12. Subtotal (item 5 minus items 6 through 11).....		P852	391,668	12.

1 Institutions that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that entered '1' for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

2 Item 9.b is to be completed only by institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

**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	391,668	19.
<b>Additional Tier 1 Capital</b>				
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.
<b>Tier 1 Capital</b>				
26. Tier 1 capital (sum of items 19 and 25).....		8274	391,668	26.
<b>Tier 2 Capital</b>				
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	35,919	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 (1).....		RCOA		
		Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	35,919	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).....		P871	35,919	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.
<b>Total Capital</b>				
35. a. Total capital (sum of items 26 and 34.a).....		RCOA		
		3792	427,587	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.

**1** Item 31 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

**Schedule RC-R—Continued**

**Part I - Continued**

	Dollar Amounts in Thousands	RCON	Amount	
<b>Total Assets for the Leverage Ratio</b>				
36. Average total consolidated assets.....		3368	4,063,237	36.
<b>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).....</b>				
		RCOA		
		P875	58,726	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	0	38.
<b>39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....</b>		A224	4,004,511	39.
<b>Total Risk-Weighted Assets</b>				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	2,870,422	40.a.
<b>b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....</b>				
		RCOW		
		A223	NR	40.b.

**Risk-Based Capital Ratios \***

	Column A		Column B		
	RCOA	Percentage	RCOW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	13.6450%	P793	NR	41.
<b>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).....</b>					
	7206	13.6450%	7206	NR	42.
<b>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).....</b>					
	7205	14.8963%	7205	NR	43.

**Leverage Capital Ratios \***

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	7204	9.7807%	44.
<b>45. Advanced approaches institutions only: Supplementary leverage ratio information:</b>			
<b>a. Total leverage exposure.....</b>			
	H015	NR	45.a.
<b>b. Supplementary leverage ratio.....</b>			
	H036	NR	45.b.

**Capital Buffer \***

	RCOA	Percentage	
<b>46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:</b>			
<b>a. Capital conservation buffer .....</b>			
	H311	6.8963%	46.a.
<b>b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer .....</b>			
	RCOW	H312	NR
			46.b.

	Dollar Amounts in Thousands	RCOA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:				
47. Eligible retained income .....		H313	NR	47.
48. Distributions and discretionary bonus payments during the quarter .....		H314	NR	48.

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

# Schedule RC-R—Continued

## Part II. Risk-Weighted Assets

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

Dollar Amounts in Thousands	(Column A)	(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							
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
<b>Balance Sheet Asset Categories (2)</b>										
1. Cash and balances due from depository institutions.....	RCON D957 188,623	RCON S396 0	RCON D958 167,546				RCON D959 21,077	RCON S397 0	RCON D960 0	RCON S398 0
2. Securities:	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400
a. Held-to-maturity securities.....	0	0	0	0	0		0	0	0	0
b. <b>Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....</b>	RCON JA21 865,689	RCON S402 (15,883)	RCON D967 187,143	RCON HJ76 0	RCON HJ77 0		RCON D968 514,170	RCON D969 151,315	RCON D970 28,944	RCON S403 0
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411
a. Federal funds sold.....	0		0				0	0	0	0
b. Securities purchased under agreements to resell.....	RCON H171 0	RCON H172 0								
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417	
a. Residential mortgage exposures.....	1,121	0	0				0	1,121	0	
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

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.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (3)	
	250% (4)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. <b>Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading</b> .....	RCON H270	RCON S405		RCON S406				RCON H271	RCON H272
	NR	0		0				0	0
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:								RCON H273	RCON H274
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276
								0	0

<sup>3</sup> 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.

<sup>4</sup> **Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.**

**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):										
c. Exposures past due 90 days or more or on nonaccrual (5).....	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429
	0	0	0	0	0		0	0	0	0
d. All other exposures.....	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437
	0	0	0	0	0		0	0	0	0
5. Loans and leases held for investment:	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443	
a. Residential mortgage exposures.....	0	0	0				0	0	0	
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447
	70,714	0	0				0	0	0	70,714
c. Exposures past due 90 days or more or on nonaccrual (6).....	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455
	61,384	0	0	0	0		0	0	0	61,384
d. All other exposures.....	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463
	2,617,626	0	5,711	0	0		199,121	520,314	1,892,480	0
6. LESS: Allowance for loan and lease losses.....	RCON 3123	RCON 3123								
	38,530	38,530								

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

6 For loans and lease held for investment, 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 K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (7)	
	250% (8)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (9).....								RCON H277 0	RCON H278 0
d. All other exposures.....								RCON H279 0	RCON H280 0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCON H281 0	RCON H282 0
b. High volatility commercial real estate exposures.....								RCON H283 0	RCON H284 0
c. Exposures past due 90 days or more or on nonaccrual (10).....								RCON H285 0	RCON H286 0
d. All other exposures.....								RCON H287 0	RCON H288 0
6. LESS: Allowance for loan and lease losses.....									

<sup>7</sup> 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.

<sup>8</sup> **Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.**

<sup>9</sup> 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.

<sup>10</sup> For loans and lease held for investment, 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
	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467
7. Trading assets.....	0	0	0	0	0		0	0	0	0
	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185
8. All other assets (11).....	322,884	62,062	894	0	0		3,771	4,402	251,755	0
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

<sup>11</sup> 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**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (12)	
	250% (13)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCON H289	RCON H186	RCON H290	RCON H187				RCON H291	RCON H292
	NR	0	0	0				0	0
	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295
	NR	0	0	0				0	0
8. All other assets (14).....								RCON H296	RCON H297
a. Separate account bank-owned life insurance.....								0	0
b. Default fund contributions to central counterparties.....								RCON H298	RCON H299
								0	0

<sup>12</sup> 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.

<sup>13</sup> **Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.**

<sup>14</sup> 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

	(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)
	Amount	Amount	1250%	SSFA (15)	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
<b>Securitization Exposures: On- and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
.....	0	0	0	0	0
b. Available-for-sale securities.....	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
.....	0	0	0	0	0
c. Trading assets.....	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
.....	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
.....	0	0	0	0	0
10. Off-balance sheet securitization exposures.....	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
.....	0	0	0	0	0

	(Column A) Total 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)
	Amount	Amount	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets (16).....	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503
.....	4,089,511	7,649	361,294	0	0		738,139	677,152	2,173,179	132,098

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250% (17)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands								
11. Total balance sheet assets (16).....	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300
.....	NR	0	0	0			0	0

<sup>15</sup> Simplified Supervisory Formula Approach.

<sup>16</sup> 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.

<sup>17</sup> Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF (18)	(Column B) Credit Equivalent Amount (19)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (20)</b>											
12. Financial standby letters of credit.....	RCON D991 4,459	1.0	RCON D992 4,459	RCON D993 0	RCON HJ92 0	RCON HJ93 0		RCON D994 85	RCON D995 0	RCON D996 4,374	RCON S511 0
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997 26,144	0.5	RCON D998 13,072	RCON D999 0				RCON G603 1,836	RCON G604 0	RCON G605 11,236	RCON S512 0
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 HJ94 0	RCON HJ95 0		RCON G609 0	RCON G610 0	RCON G611 0	RCON S513 0
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

<sup>18</sup> Credit conversion factor.

<sup>19</sup> 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.

<sup>20</sup> 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

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands												
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (23).....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	16.
0	1.0	0	0	0	0	0		0	0	0	0	
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	17.
0	1.0	0	0					0	0	0	0	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531	18.a.
0	0.2	0	0	0	0	0		0	0	0	0	
b. Original maturity exceeding one year .....	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539	18.b.
0	0.5	0	0	0	0	0		0	0	0	0	
19. Unconditionally cancelable commitments .....	RCON S540		RCON S541									19.
332,927	0.0	0										
20. Over-the-counter derivatives .....			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	20.
			0	0	0	0	0	0	0	0	0	
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	21.
			0	0	0	0		0	0	0	0	
21. Centrally cleared derivatives .....	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197	22.
0			0	0				0	0	0	0	

21 Credit conversion factor.

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

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (25)	
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (26).....				RCON H301 0	RCON H302 0
17. All other off-balance sheet liabilities.....					
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCON H303 0	RCON H304 0
a. Original maturity of one year or less.....				RCON H307 0	RCON H308 0
b. Original maturity exceeding one year .....					
19. Unconditionally cancelable commitments .....				RCON H309 0	RCON H310 0
20. Over-the-counter derivatives .....					
21. Centrally cleared derivatives .....					
22. Unsettled transactions (failed trades) (27).....	RCON H198 0	RCON H199 0	RCON H200 0		

<sup>25</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

<sup>26</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

<sup>27</sup> For item 22, the sum of columns C through Q must equal column A.

# Schedule RC-R—Continued

## Part II—Continued

	(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
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
	361,294	0	0	0	740,060	677,152	2,188,789	132,098
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
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	148,012	338,576	2,188,789	198,147

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% (28)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	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) .....								23.
	RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568	
	NR	0	0	0	0	0	0	
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 S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579	
	NR	0	0	0	0	0	0	25.

	Totals		
Dollar Amounts in Thousands	RCON	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	.S580	2,873,524	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 (29).....	.B704	2,873,524	28.
29. LESS: Excess allowance for loan and lease losses .....	.A222	3,102	29.
30. LESS: Allocated transfer risk reserve .....	.3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	.G641	2,870,422	31.

<sup>28</sup> Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

<sup>29</sup> 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

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules ..... M.1.

	Dollar Amounts in Thousands						
	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCON	Amount	RCON	Amount	RCON	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	.S582	2,112	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 to Column F) Not Applicable					(Column G) All Other Loans, All Leases, and All Other Assets Amount
<b>Bank Securitization Activities</b>							
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 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 .....	RCON HU09 0						RCON HU15 0 2.
3. Not applicable							
4. Past due loan amounts included in item 1:							
a. 30-89 days past due .....	0 RCON B740						0 RCON B746 4.a.
b. 90 days or more past due .....	0						0 4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs .....	RIAD B747 0						RIAD B753 0 5.a.
b. Recoveries .....	RIAD B754 0						RIAD B760 0 5.b.
<i>Items 6 and 10 are to be completed by banks with \$10 billion or more total assets. (1)</i>							
6. Amount of ownership (or seller's) interests carried as: .....							RIAD HU19 NR 6.
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCON B776 0						RCON B782 0 9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCON B783 NR						RCON B789 NR 10.
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	RCON B790 0						RCON B796 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 0						RCON B803 0 12.

<sup>1</sup> The \$10 billion asset size test is based on total assets reported in the June 30, 2017, Report of Condition.

# Schedule RC-S—Continued

## Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Not applicable				
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.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets. (2)</i>				
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 G (2,3).....		C407		M.4.

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

<sup>2</sup> The \$10 billion asset size test is based on total assets reported in the June 30, 2017, Report of Condition.

<sup>3</sup> 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

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	RCON A345	YES / 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) 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 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets 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 also complete Memorandum item 4 annually with the December report.

	(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	
Dollar Amounts in Thousands					
<b>Fiduciary and Related Assets</b>	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	RCON B873	RCON B874	RCON B875	5.a.
b. Employee benefit - defined benefit.....	RCON B876	RCON B877	RCON B878	RCON B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880	RCON B881	RCON B882	RCON B883	5.c.
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts.....	NR	NR	NR	NR	6.
7. Investment management and investment advisory agency accounts.....	RCON B886	RCON J253	RCON B888	RCON J254	7.
	NR	NR	NR	NR	
8. Foundation and endowment trust and agency accounts..	RCON J255	RCON J256	RCON J257	RCON J258	8.
	NR	NR	NR	NR	
9. Other fiduciary accounts.....	RCON B890	RCON B891	RCON B892	RCON B893	9.
	NR	NR	NR	NR	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894	RCON B895	RCON B896	RCON B897	10.
	NR	NR	NR	NR	

**Schedule RC-T—Continued**

	(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	
Dollar Amounts in Thousands					
11. Custody and safekeeping accounts.....		RCON B898		RCON B899	11.
12. Not applicable		NR		NR	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCON J259	RCON J260	RCON J261	RCON J262	13.
	NR	NR	NR	NR	

	Dollar Amounts in Thousands		
	RIAD	Amount	
<b>Fiduciary and related services income</b>			
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**

	(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	
Dollar Amounts in Thousands							
1. l. Other common and preferred stocks.....	J296	NR	J297	NR	J298	NR	M.1.i.
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.

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

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

Memorandum items 3.a through 3.h are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.

Memorandum item 3.h only is to be completed by banks with collective investment funds and common trust funds with a total market value of less than \$1 billion as of the preceding December 31.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
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	M.3.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						
	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	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:

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Name and Title (TEXT B962)

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E-mail Address (TEXT B926)

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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

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCON	Amount	RCON	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	JF84	0	1.a.
b. Securities not held for trading.....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank.					
a. Other borrowed money.....	JF92	0	JF85	0	2.a.
b. Other liabilities.....	JF93	0	JF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	K033	0	JF88	0	4.
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated

statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

*BANK MANAGEMENT STATEMENT (please type or print clearly):*  
(TEXT 6980)