

## 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)**

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).

(RCON 9999)

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.

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.

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

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

### Submission of Reports

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

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.

- Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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).

### John Marshall Bank

Legal Title of Bank (RSSD 9017)

### Reston

City (RSSD 9130)

### VA

**20190**

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

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

FDIC Certificate Number

58243

(RSSD 9050)

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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**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**

Jennifer Manning

Name (TEXT C490)

SVP/Chief Accounting Officer

Title (TEXT C491)

jmanning@johnmarshallbank.com

E-mail Address (TEXT C492)

(703) 584-0840

Area Code/Phone Number/Extension (TEXT C493)

(703) 584-0857

Area Code/FAX Number (TEXT C494)

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

Martha Trejo

Name (TEXT C495)

Senior Vice President / Controller

Title (TEXT C496)

mtrejo@johnmarshallbank.com

E-mail Address (TEXT 4086)

(703) 584-0865

Area Code/Phone Number/Extension (TEXT 8902)

(703) 584-0857

Area code/FAX Number (TEXT 9116)

**Chief Executive Officer Contact Information**

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

**Chief Executive Officer**

Christopher Bergstrom

Name (TEXT FT42 )

cbergstrom@johnmarshallbank.com

E-mail Address (TEXT FT44)

(703) 584-0840

Area code/phone number/extension (TEXT FT43)

(703) 584-0857

Area code/FAX Number (TEXT FT45)

**Emergency Contact Information**

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

**Primary Contact**

Martha Trejo

Name (TEXT C366)

Senior Vice President / Controller

Title (TEXT C367)

mtrejo@johnmarshallbank.com

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(703) 584-0865

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(703) 584-0857

Area Code/FAX Number (TEXT C370)

**Secondary Contact**

Jennifer Manning

Name (TEXT C371)

SVP/Chief Accounting Officer

Title (TEXT C372)

jmanning@johnmarshallbank.com

E-mail Address (TEXT C373)

(703) 584-0840

Area Code/Phone Number/Extension (TEXT C374)

(703) 584-0857

Area Code/FAX Number (TEXT C375)

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

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

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

**Primary Contact**

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Debbie Boyd

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Name (TEXT C437)

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SVP/Senior Operations Officer

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Title (TEXT C438)

---

dboyd@johnmarshallbank.com

---

E-mail Address (TEXT C439)

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(703) 584-0840

---

Area Code/Phone Number/Extension (TEXT C440)**Secondary Contact**

---

Carl Dodson

---

Name (TEXT C442)

---

President/Chief Risk Officer

---

Title (TEXT C443)

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cdodson@johnmarshallbank.com

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E-mail Address (TEXT C444)

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(703) 584-0840

---

Area Code/Phone Number/Extension (TEXT C445)**Third Contact**

---

Name (TEXT C870)

---

Title (TEXT C871)

---

E-mail Address (TEXT C872)

---

Area Code/Phone number/Extension (TEXT C873)**Fourth Contact**

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Name (TEXT C875)

---

Title (TEXT C876)

---

E-mail Address (TEXT C877)

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Area Code/Phone number/Extension (TEXT C878)

## Consolidated Report of Income for the period January 1, 2018 – June 30, 2018

### 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	3,270	1.a.1.a
(b) All other loans secured by real estate		4436	20,313	1.a.1.b
(2) Commercial and industrial loans		4012	1,567	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	20	1.a.3.b
(4) Not applicable				
(5) All other loans(1)		4058	0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))		4010	25,170	1.a.6
b. Income from lease financing receivables		4065	0	1.b
c. Interest income on balances due from depository institutions (2)		4115	706	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	175	1.d.1
(2) Mortgage-backed securities		B489	549	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)		4060	276	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	242	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)		4107	27,118	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	73	2.a.1
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs)		0093	833	2.a.2.a
(b) Time deposits of \$250,000 or less		HK03	2,198	2.a.2.b
(c) Time deposits of more than \$250,000		HK04	1,307	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase		4180	2	2.b
c. Interest on trading liabilities and other borrowed money		4185	774	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	5,187	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	21,931 3
4. Provision for loan and lease losses			4230	190 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	0	5.a	
b. Service charges on deposit accounts	4080	146	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	0	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	0	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	0	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j	
k. Net gains (losses) on sales of other assets (3)	B496	0	5.k	
l. Other noninterest income*	B497	482	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	628 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	0 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	8,684	7.a	
b. Expenses of premises and fixed assets (net of rental income)				
(excluding salaries and employee benefits and mortgage interest)	4217	1,612	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	3,196	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	13,492 7.e
<b>8. a. 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	8,877 8.a
<b>b. Unrealized holding gains(losses) on equity securities not held for trading(4)</b>			HT70	N/A 8.b
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)			4301	8,877 8.c
9. Applicable income taxes (on item 8.c)			4302	1,858 9
10. Income (loss) before discontinued operations (item 8.c minus item 9)			4300	7,019 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	7,019 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	7,019 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.

**John Marshall Bank**

Legal Title of Bank

FDIC Certificate Number: 58243

Submitted to CDR on 7/30/2018 at 11:13 AM

FFIEC 041

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RI-3

**Schedule RI—Continued****Memoranda**

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513	0	M.1
<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	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507	0	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			Number	
		4150	133	M.5
<i>Memorandum item 6 is to be completed by: (1)</i>				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024	0	M.6
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions)(2)		RIAD	Date	
		9106	00000000	M.7
8. Not applicable				

(1) The asset size tests and the 5 percent of total loans test are based on the 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 June 1, 2018, would report 20180601.

## Schedule RI—Continued

## Memoranda — Continued

Memoranda — Continued	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.(1)				
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	N/A	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____		C890	N/A	M.9.b
Memorandum item 10 is to be completed by banks with \$300 million or more in total assets:(1)				
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
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.				
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	N/A	M.12
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets_____		F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk_____		F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities_____		F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk_____		F554	N/A	M.13.b.1
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.
Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets(2) that answered "Yes" to Schedule RC-E, Memorandum item 5.				
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use_____		H032	N/A	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use_____		H033	N/A	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use_____		H034	N/A	M.15.c.
d. All other service charges on deposit accounts_____		H035	N/A	M.15.d.

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

(2) 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	139,092	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	139,092	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340	7,019	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509	543	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	-831	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)		4415	12,500	11
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a)		3210	158,323	12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

		(Column A) Charge-offs(1)		(Column B) Recoveries		
		Calendar year-to-date				
Dollar Amounts in Thousands		RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans		C891	0	C892	0	1.a.1
(2) Other construction loans and all land development and other land loans		C893	0	C894	0	1.a.2
b. Secured by farmland		3584	0	3585	0	1.b
c. Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		5411	0	5412	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens		C234	0	C217	0	1.c.2.a
(b) Secured by junior liens		C235	0	C218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties		3588	0	3589	0	1.d
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties		C895	0	C896	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties		C897	0	C898	0	1.e.2
2. and 3. Not applicable						
4. Commercial and industrial loans		4638	86	4608	0	4
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards		B514	0	B515	0	5.a
b. Automobile Loans		K129	0	K133	0	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)		K205	0	K206	0	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	86	4605	0	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 nondepository financial institutions and other loans."

**John Marshall Bank**

Legal Title of Bank

FDIC Certificate Number: 58243

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## Schedule RI-B—Continued

**Memoranda**

Dollar Amounts in Thousands

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)					

Calendar year-to-date	
RIAD	Amount
C388	N/A

Calendar year-to-date	
RIAD	Amount
C388	N/A

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 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 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	8,927	1
2. Recoveries (must equal part I, item 9, column B, above)		4605	0	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)		C079	86	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	190	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	9,031	7

\* Describe on Schedule RI-E—Explanations.

	Dollar Amounts in Thousands	RIAD	Amount	
<b>Memoranda</b>				
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	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges		C390	N/A	M.3
<i>Memorandum item 4 is to be completed by all banks.</i>				
4. Amount of allowance for post-acquisition credit losses on purchased credit impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)		C781	0	M.4

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

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

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
1. Real estate loans:												
a. Construction loans	M708	0	M709	0	M710	199,311	M711	2,313	M712	0	M713	0
b. Commercial real estate loans	M714	0	M715	0	M716	646,571	M717	5,224	M719	0	M720	0
c. Residential real estate loans	M721	491	M722	0	M723	135,204	M724	859	M725	0	M726	0
2. Commercial loans(2)	M727	386	M728	43	M729	54,923	M730	536	M731	0	M732	0
3. Credit cards	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0
4. Other consumer loans	M739	0	M740	0	M741	1,553	M742	13	M743	0	M744	0
5. Unallocated, if any							M745	43				
6. Total (sum of items 1.a through 5)(3)	M746	877	M747	43	M748	1,037,562	M749	8,988	M750	0	M751	0

- The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.
- 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.
- The sum of item 6, column 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.)

See instructions for details.)

Dollar Amounts in Thousands				Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts greater than \$100,000						
that exceed 7 percent of Schedule RI, item 5.I:						
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	261	1.b
c.	Income and fees from automated teller machines (ATMs)			C016	84	1.c
d.	Rent and other income from other real estate owned			4042	0	1.d
e.	Safe deposit box rent			C015	0	1.e
f.	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
TEXT						
h.	4461			4461	0	1.h
i.	4462			4462	0	1.i
j.	4463			4463	0	1.j
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000						
that exceed 7 percent of Schedule RI, item 7.d:						
a.	Data processing expenses			C017	389	2.a
b.	Advertising and marketing expenses			0497	270	2.b
c.	Directors' fees			4136	144	2.c
d.	Printing, stationery, and supplies			C018	110	2.d
e.	Postage			8403	28	2.e
f.	Legal fees and expenses			4141	63	2.f
g.	FDIC deposit insurance assessments			4146	306	2.g
h.	Accounting and auditing expenses			F556	182	2.h
i.	Consulting and advisory expenses			F557	109	2.i
j.	Automated teller machine (ATM) and interchange expenses			F558	62	2.j
k.	Telecommunications expenses			F559	72	2.k
l.	Other real estate owned expenses			Y923	0	2.l
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)			Y924	0	2.m
TEXT						
n.	4464			4464	0	2.n
o.	4467			4467	0	2.o
p.	4468			4468	0	2.p
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)						
(itemize and describe each discontinued operation):						
TEXT						
a.(1)	FT29			FT29	0	3.a.1
(2)	Applicable income tax effect	FT30	0			3.a.2
b.(1)	FT31			FT31	0	3.b.1
(2)	Applicable income tax effect	FT32	0			3.b.2

[illegible]

## 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				RCN	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	5,482	1.a
b. Interest-bearing balances(2)				0071	54,593	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	39,931	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	55,654	2.b
c. Equity securities with readily determinable fair values not held for trading(3)				JA22	N/A	2.c
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold				B987	76	3.a
b. Securities purchased under agreements to resell(4)				B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	0	4.a
b. Loans and leases held for investment	B528	1,038,439				4.b
c. LESS: Allowance for loan and lease losses	3123	9,031				4.c
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	1,029,408	4.d
5. Trading assets (from Schedule RC-D)				3545	0	5
6. Premises and fixed assets (including capitalized leases)				2145	2,496	6
7. Other real estate owned (from Schedule RC-M)				2150	379	7
8. Investments in unconsolidated subsidiaries and associated companies				2130	0	8
9. Direct and indirect investments in real estate ventures				3656	0	9
10. Intangible assets (from Schedule RC-M)				2143	0	10
11. Other assets (from Schedule RC-F)				2160	40,110	11
12. Total assets (sum of items 1 through 11)				2170	1,228,129	12

(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.



**John Marshall Bank**

Legal Title of Bank

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RC-1a

**Schedule RC - Continued**

Dollar Amounts in Thousands				RCN	Amount	
<b>Liabilities</b>						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200	976,132	13.a
(1) Noninterest-bearing(5)	6631	207,789				13.a.1
(2) Interest-bearing	6636	768,342				13.a.2
b. Not Applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased(6)				B993	0	14.a
b. Securities sold under agreements to repurchase(7)				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	89,500	16
17. and 18. Not Applicable						
19. Subordinated notes and debentures(8)				3200	0	19

(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.

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**Schedule RC - Continued**

Dollar Amounts in Thousands		RCON	Amount	
<b>Liabilities—continued</b>				
20. Other liabilities (from Schedule RC-G)		2930	4,174	20
21. Total liabilities (sum of items 13 through 20)		2948	<b>1,069,806</b>	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	50,841	24
25. Surplus (excludes all surplus related to preferred stock)		3839	56,018	25
26. a. Retained earnings		3632	52,854	26.a
b. Accumulated other comprehensive income(1)		B530	-1,390	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	<b>158,323</b>	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	<b>158,323</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	<b>1,228,129</b>	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	N/A

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	MMDD
8678	N/A

M.2

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

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:				
a. Cash items in process of collection and unposted debits		0020	3,877	1.a
b. Currency and coin		0080	668	1.b
2. Balances due from depository institutions in the U.S.		0082	1,693	2
3. Balances due from banks in foreign countries and foreign central banks		0070	0	3
4. Balances due from Federal Reserve Banks		0090	53,837	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		0010	60,075	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) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
1. U.S. Treasury securities		0211	0	0213	0	1286	0	1287	0
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities):(1)									
		HT50	3,926	HT51	3,842	HT52	19,055	HT53	18,685
3. Securities issued by states and political subdivisions in the U.S.									
		8496	22,769	8497	22,403	8498	2,484	8499	2,366

(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.

## Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	2,206	G301	2,146	G302	0	G303	0	4.a.1
(2) Issued by FNMA and FHLMC	G304	11,030	G305	10,675	G306	26,815	G307	25,768	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G312	0	G313	0	G314	9,075	G315	8,835	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA,FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b

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

## Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	0	K153	0	4.c.2.a
(b). All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
<b>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	0	1741	0	6.a
b. Other Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values(2,3)									7
	A510	0	A511	0					
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	39,931	1771	39,066	1772	57,429	1773	55,654	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	30,331	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	2,307	M.2.a.1
(2) Over three months through 12 months		A550	7,892	M.2.a.2
(3) Over one year through three years		A551	13,867	M.2.a.3
(4) Over three years through five years		A552	7,985	M.2.a.4
(5) Over five years through 15 years		A553	13,585	M.2.a.5
(6) Over 15 years		A554	2,109	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)				
(1) Three months or less		A555	0	M.2.b.1
(2) Over three months through 12 months		A556	0	M.2.b.2
(3) Over one year through three years		A557	0	M.2.b.3
(4) Over three years through five years		A558	1,321	M.2.b.4
(5) Over five years through 15 years		A559	25,567	M.2.b.5
(6) Over 15 years		A560	12,116	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	997	M.2.c.1
(2) Over three years		A562	7,838	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	10,199	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	2,000	M.4.a
b. Fair value		8783	1,968	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	N/A	B839	N/A	B840	N/A	B841	N/A	M.5.a
b. Home equity lines	B842	N/A	B843	N/A	B844	N/A	B845	N/A	M.5.b
c. Automobile loans	B846	N/A	B847	N/A	B848	N/A	B849	N/A	M.5.c
d. Other consumer loans	B850	N/A	B851	N/A	B852	N/A	B853	N/A	M.5.d
e. Commercial and industrial loans	B854	N/A	B855	N/A	B856	N/A	B857	N/A	M.5.e
f. Other	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.f

(1) 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

Dollar Amounts in Thousands

Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets(1)									
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	N/A	G349	N/A	G350	N/A	G351	N/A	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	N/A	G353	N/A	G354	N/A	G355	N/A	M.6.b
c. Corporate and similar loans	G356	N/A	G357	N/A	G358	N/A	G359	N/A	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G360	N/A	G361	N/A	G362	N/A	G363	N/A	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	N/A	G365	N/A	G366	N/A	G367	N/A	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	N/A	G369	N/A	G370	N/A	G371	N/A	M.6.f
g. Other collateral or reference assets	G372	N/A	G373	N/A	G374	N/A	G375	N/A	M.6.g

(1) 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****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	84,518	1.a.1
(2) Other construction loans and all land development and other land loans			F159	115,269	1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	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			1797	28,627	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	104,775	1.c.2.a
(b) Secured by junior liens			5368	2,287	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	53,187	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	187,823	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	406,994	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	0	3
4. Commercial and industrial loans			1766	55,201	4
a. To U.S. addressees (domicile)	1763	55,201			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	126	6.b
c. Automobile Loans			K137	161	6.c
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)			K207	1,237	6.d
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	0	8

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

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454	0	9.a
b. Other loans			J464	0	9.b
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545	0			9.b.1
(2) All other loans (exclude consumer loans)	J451	0			9.b.2
10. Lease financing receivables (net of unearned income)			2165	0	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0			10.a
b. All other leases	F163	0			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	1,766	11.
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	1,038,439	12

**Memoranda**

Dollar Amounts in Thousands		RCON	Amount	
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):				
a.Construction, land development, and other land loans:				
(1)1 - 4 family residential construction loans	K158	0		M.1.a.1
(2)Other construction loans and all land development and other land loans	K159	0		M.1.a.2
b. Loans secured by 1-4 family residential properties	F576	488		M.1.b
c. Secured by multifamily (5 or more) residential properties	K160	0		M.1.c
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	0		M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	0		M.1.d.2
e. Commercial and Industrial loans:	K256	0		M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (1) (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):				
(1) To U.S.addressees (domicile)	K163	0		M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	0		M.1.e.2
f. All other loans(include loans to individuals for household, family, and other personal expenditures)	K165	0		M.1.f
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.e plus 1.f):				
(1) Loans secured by farmland	K166	0		M.1.f.(1)
(2) and (3) Not applicable				

(1) 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		RCN	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 5 percent of total loans						
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above	K168		0			M.1.f.(5)
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)				HK25	488	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) with a remaining maturity or next repricing date of:(2,3)						
(1) Three months or less	A564		11,494			M.2.a.1
(2) Over three months through 12 months	A565		11,996			M.2.a.2
(3) Over one year through three years	A566		21,041			M.2.a.3
(4) Over three years through five years	A567		37,923			M.2.a.4
(5) Over five years through 15 years	A568		20,739			M.2.a.5
(6) Over 15 years	A569		1,580			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		268,389			M.2.b.1
(2) Over three months through 12 months	A571		90,790			M.2.b.2
(3) Over one year through three years	A572		150,931			M.2.b.3
(4) Over three years through five years	A573		303,477			M.2.b.4
(5) Over five years through 15 years	A574		121,372			M.2.b.5
(6) Over 15 years	A575		83			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		257,718			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, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(4) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 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	RCN	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	0	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370	50,999	M.4
5. To be completed by banks with \$300 million or more in total assets:(2) 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
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.		C391	N/A	M.6
Memorandum items 7.a, 7.b and 8.a are to be completed by all banks semiannually in the June and December reports only.				
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) and (b))		F230	0	M.8.a
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 exceeded properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2017, that 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).				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties		F231	N/A	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	N/A	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	0	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**

	(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 of Contractual Cash Flows Not Expected to be Collected		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate _____	G091	0	G092	0	G093	0	M.12.a
b. Commercial and industrial loans _____	G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures _____	G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases _____	G100	0	G101	0	G102	0	M.12.d
Dollar Amounts in Thousands					RCON	Amount	
<i>Memorandum 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	66,409					M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(b)) _____	RIAD						
	G377	660					M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>	RCON						
14. Pledged loans and leases _____	G378	312,270					M.14
<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, item 1.c, above):	RCON	Amount					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages _____	J466	N/A					M.15.a.1
(2) Proprietary reverse mortgages _____	J467	N/A					M.15.a.2
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:	RCON	Number					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages _____	J468	N/A					M.15.b.1
(2) Proprietary reverse mortgages _____	J469	N/A					M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Amount					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages _____	J470	N/A					M.15.c.1
(2) Proprietary reverse mortgages _____	J471	N/A					M.15.c.2

**Schedule RC-C—Continued****Part II. Loans to Small Businesses and Small Farms**

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

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

1

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

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.) \_\_\_\_\_

Number of Loans	
RCON	Number
5562	N/A

2.a

- b. "Commercial and industrial loans" reported in Schedule RC-C, part I, Item 4 (1) (Note: Item 4, (1) divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_

5563	N/A
------	-----

2.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less _____	5564	22	5565	1,057	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	53	5567	8,450	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	183	5569	91,122	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4(1)):					
a. With original amounts of \$100,000 or less _____	5570	138	5571	3,358	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	97	5573	9,194	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	121	5575	31,387	4.c

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

## Schedule RC-C—Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's

"Loans secured by farmland (including farm residential and other improvements)" reported in

Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's

"Loans to finance agricultural production and other loans to farmers" in 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.")

RCN	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:

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" in reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)

Number of Loans	
RCN	Number
5576	N/A
RCN	Number
5577	N/A

6.a

6.b

	(Column A)		(Column B)	
	Number of Loans		Amount Currently Outstanding	
Dollar Amounts in Thousands	RCON	Number	RCON	Amount
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):				
a. With original amounts of \$100,000 or less	5578	N/A	5579	N/A
b. With original amounts of more than \$100,000 through \$250,000	5580	N/A	5581	N/A
c. With original amounts of more than \$250,000 through \$500,000	5582	N/A	5583	N/A
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	N/A	5585	N/A
b. With original amounts of more than \$100,000 through \$250,000	5586	N/A	5587	N/A
c. With original amounts of more than \$250,000 through \$500,000	5588	N/A	5589	N/A

## 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		RC	Amount	
<b>Assets</b>				
1. U.S. Treasury securities	3531	N/A		1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	N/A		2
3. Securities issued by states and political subdivisions in the U.S.	3533	N/A		3
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	G379	N/A		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	N/A		4.b
c. All other residential MBS	G381	N/A		4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K197	N/A		4.d
e. All other commercial MBS	K198	N/A		4.e
5. Other debt securities				
a. Structured financial products	HT62	N/A		5.a
b. All other debt securities	G386	N/A		5.b
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties	HT63	N/A		6.a.1
(2) All other loans secured by real estate	HT64	N/A		6.a.2
b. Commercial and industrial loans	F614	N/A		6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	HT65	N/A		6.c
d. Other loans	F618	N/A		6.d
7. and 8. Not applicable				
9. Other trading assets	3541	N/A		9
10. Not applicable				
11. Derivatives with a positive fair value	3543	N/A		11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	N/A		12
<b>Liabilities</b>				
13. a. Liability for short positions	3546	N/A		13.a
b. Other trading liabilities	F624	N/A		13.b
14. Derivatives with a negative fair value	3547	N/A		14
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	N/A		15

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



**Schedule RC-D - Continued****Memoranda**

Dollar Amounts in Thousands		RCN	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties		HT66	N/A	M.1.a.1
(2) All other loans secured by real estate		HT67	N/A	M.1.a.2
b. Commercial and industrial loans		F632	N/A	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)		HT68	N/A	M.1.c
d. Other loans		F636	N/A	M.1.d

**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)	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:						
1. Individuals, partnerships, and corporations	B549	65,031			B550	751,070
2. U.S. Government	2202	0			2520	0
3. States and political subdivisions in the U.S.	2203	9,126			2530	117,917
4. Commercial banks and other depository institutions in the U.S.	B551	4,281			B552	28,707
5. Banks in foreign countries	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	78,438	2210	70,915	2385	897,694

**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	8,285	M.1.a
b. Total brokered deposits		2365	42,982	M.1.b
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)(2)		HK05	42,982	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	33,573	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	N/A	M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits		K223	25,471	M.1.f
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)		6810	220,318	M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	204,648	M.2.a.2
b. Total time deposits of less than \$100,000		6648	83,236	M.2.b
c. Total time deposits of \$100,000 through \$250,000		J473	194,909	M.2.c
d. Total time deposits of more than \$250,000		J474	194,581	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above		F233	4,477	M.2.e

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

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

**Schedule RC-E—Continued****Memoranda — Continued**

	Dollar Amounts in Thousands	RCON	Amount	
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	67,194	M.3.a.1
(2) Over three months through 12 months		HK08	133,573	M.3.a.2
(3) Over one year through three years		HK09	66,644	M.3.a.3
(4) Over three years		HK10	10,735	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	200,767	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	25,454	M.4.a.1
(2) Over three months through 12 month		HK13	121,944	M.4.a.2
(3) Over one year through three years		HK14	35,250	M.4.a.3
(4) Over three years		HK15	11,933	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	147,398	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	NO	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	N/A	M.6.a
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use		P754	N/A	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	N/A	M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations_____		P757	N/A	M.7.a.2
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):				
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use_____		P758	N/A	M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations_____		P759	N/A	M.7.b.2

**Schedule RC-F—Other Assets**

Dollar Amounts in Thousands				RCON	Amount	
1.	Accrued interest receivable(1)			B556	3,282	1
2.	Net deferred tax assets(2)			2148	3,006	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	8,115	4
5.	Life insurance assets					
a.	General account life insurance assets			K201	19,353	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 percent of this item)			2168	6,354	6
a.	Prepaid expenses	2166	1,344			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.d
e.	Computer software	FT33	0			6.e
f.	Accounts receivable	FT34	0			6.f
g.	Receivables from foreclosed government-guaranteed mortgage loans	FT35	0			6.g
	<b>TEXT</b>					
h.	3549	3549	0			6.h
i.	3550	3550	0			6.i
j.	3551	3551	0			6.j
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	40,110	7

(1) Include 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) Include 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	414	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	1,198	1.b
2.	Net deferred tax liabilities(2)			3049	0	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	203	3
4.	All other liabilities					
	(itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)			2938	2,359	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
	<b>TEXT</b>					
e.	3552 LIHTC Investment	3552	1,982			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	4,174	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	104,798	1
2. U.S. Treasury securities and U.S. Government agency obligations(2) (excluding mortgage-backed securities)		B558	23,419	2
3. Mortgage-backed securities(2)		B559	48,343	3
<b>4. All other debt securities(2) and equity securities with readily determinable fair values not held for trading purposes(3)</b>		B560	25,349	4
5. Federal funds sold and securities purchased under agreements to resell		3365	65	5
6. Loans:				
a. Total loans		3360	1,016,173	6.a
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties		3465	136,945	6.b.1
(2) All other loans secured by real estate		3466	820,097	6.b.2
c. Commercial and industrial loans		3387	58,136	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	994	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</i>				
7. Trading assets		3401	N/A	7
8. Lease financing receivables (net of unearned income)		3484	0	8
9. Total assets(4)		3368	1,257,207	9
<b>Liabilities</b>				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		3485	6,141	10
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs)		B563	412,846	11.a
b. Time deposits of \$250,000 or less		HK16	284,671	11.b
c. Time deposits of more than \$250,000		HK17	193,941	11.c
12. Federal funds purchased and securities sold under agreements to repurchase		3353	1	12
13. To be completed by banks with \$100 million or more in total assets:(5) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		3355	93,616	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 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><i>banks with \$300 million or more in total assets, and</i></li> <li><i>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.</i></li> </ul>			
1.	Loans to finance agricultural production and other loans to farmers	3386	0

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	16,784	1.a
<i>Items 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	N/A	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	32,958	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments		F165	60,353	1.c.1.b
(2) NOT secured by real estate		6550	0	1.c.2
d. Securities underwriting		3817	0	1.d
e. Other unused commitments:				
(1) Commercial and industrial loans		J457	71,027	1.e.(1)
(2) Loans to financial institutions		J458	0	1.e.(2)
(3) All other unused commitments		J459	289	1.e.(3)
2. Financial standby letters of credit		3819	1,380	2
<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	0		2.a
3. Performance standby letters of credit		3821	9,986	3
<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	0		3.a
4. Commercial and similar letters of credit		3411	0	4
5. Not applicable				
6. Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)		3433	0	6.a.
b. Securities borrowed		3432	0	6.b.
7. Credit derivatives:				
a. Notional amounts:				
(1) Credit default swaps	RCON	Amount	RCON	Amount
(2) Total return swaps	C968	0	C969	0
(3) Credit options	C970	0	C971	0
(4) Other credit derivatives	C972	0	C973	0
	C974	0	C975	0

(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)					
(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
(b) Subinvestment grade	G409	0	G410	0	G411	0
(2) Purchased credit protection:(3)						
(a) Investment grade	G412	0	G413	0	G414	0
(b) Subinvestment grade	G415	0	G416	0	G417	0

8. Not applicable						
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")						
	3430	10,000				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
<b>TEXT</b>						
d. 3555	3555	0				9.d
e. 3556	3556	0				9.e
f. 3557	3557	0				9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")						
	5591	0				10
<b>TEXT</b>						
a. Commitments to sell when-issued securities	3435	0				10.a
b. 5592	5592	0				10.b
c. 5593	5593	0				10.c
d. 5594	5594	0				10.d
e. 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

Dollar Amounts in Thousands

RCON	Amount
C223	0
C224	0

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:

a. Sales for which the reporting bank is the acquiring bank		11.a
b. Sales for which the reporting bank is the agent bank with risk		11.b

Dollar Amounts in Thousands

Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	Amount	Amount	Amount	Amount	
a. Futures contracts	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a
b. Forward contracts	RCON 8697 0	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b
c. Exchange-traded option contracts:	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1
(2) Purchased options	0	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1
(2) Purchased options	0	0	0	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 0	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

## Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Derivatives Position Indicators					
15. Gross fair values of derivative contracts:	Amount		Amount		Amount
a. Contracts held for trading:	RCON 8733		RCON 8734		RCON 8735
(1) Gross positive fair value	0		0		0
	RCON 8737		RCON 8738		RCON 8739
(2) Gross negative fair value	0		0		0
b. Contracts held for purposes other than trading:	RCON 8741		RCON 8742		RCON 8743
(1) Gross positive fair value	0		0		0
	RCON 8745		RCON 8746		RCON 8747
(2) Gross negative fair value	0		0		0

15.a.1

15.a.2

15.b.1

15.b.2

	(Column A) Banks and Securities Firms		(Columns B - D) Not Applicable	(Column E) Corporations and All Other Counterparties	
Dollar Amounts in Thousands	RCON	Amount		RCON	Amount
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more.(1)</i>					
16. Over-the-counter derivatives:					
a. Net current credit exposure _____	G418	N/A		G422	N/A
b. Fair value of collateral:					
(1) Cash - U.S. dollar _____	G423	N/A		G427	N/A
(2) Cash - Other currencies _____	G428	N/A		G432	N/A
(3) U.S. Treasury securities _____	G433	N/A		G437	N/A
(4) through (6) Not applicable					
(7) All other collateral _____	G453	N/A		G457	N/A
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	N/A		G462	N/A

16.a

16.b(1)

16.b(2)

16.b(3)

16.b(7)

16.b(8)

(1) 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	4,265	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	RCON 6165	Number 2		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	0	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	0	2.d
3. Other real estate owned:				
a. Construction, land development, and other land		5508	0	3.a
b. Farmland		5509	0	3.b
c. 1-4 family residential properties		5510	379	3.c
d. Multifamily (5 or more) residential properties		5511	0	3.d
e. Nonfarm nonresidential properties		5512	0	3.e
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7)		2150	379	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		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	61,000	5.a.1.a
(b) Over one year through three years		F056	28,500	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	61,000	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)		F059	0	5.a.3
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of:(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	89,500	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.

## Schedule RC-M—Continued

		Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?			B569	NO	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities			RCON	Amount	7
			B570	0	
8. Internet Web site 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	https://www.johnmarshallbank.com			8.a
b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)					
(1)	TE01 N528				8.b.1
(2)	TE02 N528				8.b.2
(3)	TE03 N528				8.b.3
(4)	TE04 N528				8.b.4
(5)	TE05 N528				8.b.5
(6)	TE06 N528				8.b.6
(7)	TE07 N528				8.b.7
(8)	TE08 N528				8.b.8
(9)	TE09 N528				8.b.9
(10)	TE10 N528				8.b.10
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:					
(1)	TE01 N529				8.c.1
(2)	TE02 N529				8.c.2
(3)	TE03 N529				8.c.3
(4)	TE04 N529				8.c.4
(5)	TE05 N529				8.c.5
(6)	TE06 N529				8.c.6
<i>Item 9 is to be completed annually in the December report only.</i>					
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?			RCON	YES / NO	9
			4088	N/A	
10. Secured liabilities:			RCON	Amount	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)			F064	0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))			F065	0	10.b
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?			RCON	YES / NO	11
			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
			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		RC	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.(1)(a)(1)	
(2) Other construction loans and all land development and other land loans	K170	0	13.a.(1)(a)(2)	
(b) Secured by farmland	K171	0	13.a.(1)(b)	
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172	0	13.a.(1)(c)(1)	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	K173	0	13.a.(1)(c)(2)(a)	
(b) Secured by junior liens	K174	0	13.a.(1)(c)(2)(b)	
(d) Secured by multifamily(5 or more) residential properties	K175	0	13.a.(1)(d)	
(e) Secured by nonfarm, nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.(1)(e)(1)	
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.(1)(e)(2)	
(2) through (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	N/A	14.a
b. Total assets of captive reinsurance subsidiaries(1)		K194	N/A	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)		RCON	Number	
		L133	N/A	15.a
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		RCON	YES / NO	
		L135	N/A	15.b

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

## Schedule RC-M—Continued

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?

(1) International wire transfers

RCON	YES / NO
N517	NO

16.a.1

(2) International ACH transactions

N518	NO
------	----

16.a.2

(3) Other proprietary services operated by your institution

N519	NO
------	----

16.a.3

(4) Other proprietary services operated by another party

N520	NO
------	----

16.a.4

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?

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	N/A

16.c

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

(1) Estimated number of international remittance transfers

N523	N/A
------	-----

16.d.1

(2) Estimated dollar value of international remittance transfers

N524	Amount
------	--------

16.d.2

(3) Estimated number of international remittance transfers for which your institution applied the temporary exception

RCON	Number
N527	N/A

16.d.3

### (1) Report information about international electronic transfers of funds offered to consumers in the United States that:

(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or

(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4) report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.



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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	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	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland	3493	0	3494	0	3495	0	1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	0	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	0	C237	0	C229	3	1.c.(2)(a)
(b) Secured by junior liens	C238	0	C239	0	C230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0	1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	616	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	B834	0	B835	0	B836	0	2
3. Not applicable							
4. Commercial and industrial loans	1606	110	1607	0	1608	387	4
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a
b. Automobile loans	K213	0	K214	0	K215	0	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	0	K217	0	K218	0	5.c
6. Not applicable							
7. All other loans(1)	5459	0	5460	0	5461	0	7
8. Lease financing receivables	1226	0	1227	0	1228	0	8
9. Total loans and leases (sum of items 1 through 8)	1406	726	1407	0	1403	390	9
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	10

(1) Includes past due and nonaccrual "Loans to finance agricultural productions 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)(b)(1)
(2) Secured by junior liens	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(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. through d. Not applicable							
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

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		
	RCN	Amount	RCN	Amount	RCN	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties	F661	0	F662	0	F663	0	M.1.b
c. Secured by multifamily (5 or more) residential properties	K111	0	K112	0	K113	0	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	0	M.1.d.(2)
e. Commercial and industrial loans	K257	0	K258	0	K259	0	M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets. (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):(1)							
(1) To U.S. addressees (domicile)	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent 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):							
(1) Loans secured by farmland	K130	0	K131	0	K132	0	M.1.f.(1)
(2) and (3) Not applicable							

(1) 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

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		
	RCN	Amount	RCN	Amount	RCN	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.(4)(c)
Memorandum item 1.f.(5) is to be completed by:(1) - Banks with \$300 million or more in total assets - Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part 1, item 3) exceeding 5 percent of total loans (5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above	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	0	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. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:(1)							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	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 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) 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		
Dollar Amounts in Thousands	RCN	Amount	RCN	Amount	RCN	Amount	
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	M.3.d
Memorandum item 4 is to be completed by:(1) • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans:							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594	0	1597	0	1583	0	M.4
5. Loans and leases held for sale (included Schedule RC-N, items 1 through 8, above):	C240	0	C241	0	C226	0	M.5
6. Not applicable Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.							
7. Additions to nonaccrual assets during the previous six months	C410	0					M.7
8. Nonaccrual assets sold during the previous six months	C411	0					M.8

	(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		
Dollar Amounts in Thousands	RCN	Amount	RCN	Amount	RCN	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	L183	0	L184	0	L185	0	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	0	L187	0	L188	0	M.9.b

(1) The \$300 million asset-size test and the 5 percent of total loans test are 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 items 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	976,546	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	1,257,207	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)		K653	1	4.a
			Amount	
5. Average tangible equity for the calendar quarter(1)		K654	158,472	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	0	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less		G465	0	7.a
b. Over one year through three years		G466	0	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	0	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	0	8.a
b. Over one year through three years		G470	0	8.b
c. Over three years through five years		G471	0	8.c
d. Over five years		G472	0	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)		G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	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
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Amount	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	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
If the answer to item 11 is "YES," complete items 11.a and 11.b(2).			Amount	
a. Custodial bank deduction		K660	N/A	11.a
b. Custodial bank deduction limit		K661	N/A	11.b

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

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

## Schedule 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	506,078	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less		RCON	Number	
		F050	7,657	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	462,166	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000		RCON	Number	
		F052	603	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	6,479	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less		RCON	Number	
		F046	242	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:(1)				
(1) Amount of retirement deposit accounts of more than \$250,000		F047	1,823	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000		RCON	Number	
		F048	3	M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(2)				
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions):(3)		5597	388,142	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	0	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	N/A		M.6.a
b. Substandard	K664	N/A		M.6.b
c. Doubtful	K665	N/A		M.6.c
d. Loss	K666	N/A		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	N/A		M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	N/A		M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans	N027	N/A		M.8.a
b. Securitizations of higher-risk consumer loans	N028	N/A		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	N/A		M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	N/A		M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate :				
a. Total unfunded commitments	K676	N/A		M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	N/A		M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)		K669	N/A	M.11
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)		K678	N/A	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	N/A		M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	N/A		M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	N/A		M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180	N/A		M.13.d
e. Commercial and industrial loans	N181	N/A		M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	N/A		M.13.f
g. All other loans to individuals for household, family, and other personal expenditures	N183	N/A		M.13.g
h. Non-agency residential mortgage-backed securities	M963	N/A		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	N/A		M.14
15. Total amount of the institution's 20 largest counterparty exposures	K674	N/A		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	N/A	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions		L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less		L196	N/A	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid		L197	N/A	M.17.d

## Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.

Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)										
	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	≤ 1%		1.01–4%		4.01–7%		7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%
	Amount		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	RCON M971
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M979		RCON M980		RCON M981		RCON M982	RCON M983	RCON M984	RCON M985	RCON M986
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
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	RCON N002
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
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	RCON N017
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N040		RCON N041		RCON N042		RCON N043	RCON N044	RCON N045	RCON N046	RCON N047
e. Credit cards	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N055		RCON N056		RCON N057		RCON N058	RCON N059	RCON N060	RCON N061	RCON N062
f. Automobile loans	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N070		RCON N071		RCON N072		RCON N073	RCON N074	RCON N075	RCON N076	RCON N077
g. Student loans	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
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	RCON N092
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N100		RCON N101		RCON N102		RCON N103	RCON N104	RCON N105	RCON N106	RCON N107
i. Consumer leases	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N115		RCON N116		RCON N117		RCON N118	RCON N119	RCON N120	RCON N121	RCON N122
j. Total	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A

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

(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 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		0	2
3. 1-4 family residential mortgage loans sold during the quarter_____	HT83		0	3
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, item 4.a and 5)_____	HT84		0	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

(1) 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.

	(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>Assets</b>											
<b>1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading(1)</b>											
	JA36	55,654	G474	0	G475	0	G476	55,654	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 5b plus item 6.)											
	G502	55,654	G503	0	G504	0	G505	55,654	G506	0	7

**(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.**

**John Marshall Bank**

Legal Title of Bank

FDIC Certificate Number: 58243

Submitted to CDR on 7/30/2018 at 11:13 AM

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**Schedule RC-Q—Continued**

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<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

## 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 percent of item 6):												
a. Mortgage servicing assets _____		G536		G537		G538		G539		G540		M.1.a
b. Nontrading derivative assets _____		G541		G542		G543		G544		G545		M.1.b
<b>TEXT</b>												
c.	G546	G546		G547		G548		G549		G550		M.1.c
d.	G551	G551		G552		G553		G554		G555		M.1.d
e.	G556	G556		G557		G558		G559		G560		M.1.e
f.	G561	G561		G562		G563		G564		G565		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 percent of item 13)												
a. Loan commitments (not accounted for as derivatives) _____		F261		F689		F697		F262		F263		M.2.a
b. Nontrading derivative liabilities _____		G566		G567		G568		G569		G570		M.2.b
<b>TEXT</b>												
c.	G571	G571		G572		G573		G574		G575		M.2.c
d.	G576	G576		G577		G578		G579		G580		M.2.d
e.	G581	G581		G582		G583		G584		G585		M.2.e
f.	G586	G586		G587		G588		G589		G590		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—Regulatory Capital

### 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	106,859	1
		RCON		
2. Retained earnings		3632	52,854	2
		RCOA		
3. Accumulated other comprehensive income (AOCI)		B530	-1,390	3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No	RCOA		
	1=Yes	P838	1	3.a
		RCOA		
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	158,323	5
<b>Common equity tier 1 capital: adjustments and deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	0	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	0	7
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		P843	0	8
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)(1)		P844	-1,309	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	-81	9.e
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		P849	N/A	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	159,713	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		159,713	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		159,713	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		9,234	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCOW			30.b
	5310			
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		9,234	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			32.b
	P870			
	RCOA			
	P872		0	33
33. LESS: Tier 2 capital deductions				
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311		9,234	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			34.b
	5311			
<b>Total Capital</b>				
	RCOA			
35. a. Total capital (sum of items 26 and 34.a)	3792		168,947	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW			35.b
	3792			

(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		RCOA	Amount	
<b>Total Assets for the Leverage Ratio</b>				
36. Average total consolidated assets		3368	1,257,207	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)		RCOA		
		P875	0	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes		B596	0	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)		A224	1,257,207	39
<b>Total Risk-Weighted Assets</b>				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		A223	1,138,672	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)		RCOW		
		A223		40.b
<b>Risk-Based Capital Ratios*</b>				
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)		(Column A) RCOA	(Column B) Percentage	
		P793	14.0263%	41
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)		7206	14.0263%	42
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)		7205	14.8372%	43
<b>Leverage Capital Ratios*</b>				
44. Tier 1 leverage ratio (item 26 divided by item 39)		RCOA	Percentage	
		7204	12.7038%	44
45. Advanced approaches institutions only: Supplementary leverage ratio information:			Amount	
a. Total leverage exposure		H015	N/A	45.a
b. Supplementary leverage ratio			Percentage	
		H036	N/A	45.b
<b>Capital Buffer*</b>				
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:		RCOA	Percentage	
a. Capital conservation buffer		H311	6.8372%	46.a
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer		RCOW		
		H312		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	N/A	47
48. Distributions and discretionary bonus payments during the quarter		H314	N/A	48

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

## Schedule RC-R—Continued

### Part II — Risk Weighted Assets

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Amount	Amount	Allocation by Risk-Weight Category						
			0%	2%	4%	10%	20%	50%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories (2)</b>									
1. Cash and balances due from depository institutions	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	1
	60,074	0	56,192				3,882	0	
2. Securities :									
a. Held-to-maturity securities	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	2.a.
	39,931	-127	2,215	0	0		36,281	1,562	
<b>b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading</b>									
	RCON JA21	RCON S402	RCON D967	RCON HJ76	RCON HJ77		RCON D968	RCON D969	2.b.
	55,654	-1,775	0	0	0		57,429	0	
3. Federal funds sold and securities purchased under agreements to resell:									
	RCON D971		RCON D972				RCON D973	RCON S410	3.a.
a.Federal funds sold	76		0				76	0	
b. Securities purchased under agreements to resell	RCON H171	RCON H172							3.b.
	0	0							
4. Loans and leases held for sale:									
a. Residential mortgage exposures	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	4.a.
	0	0	0				0	0	
b. High volatility commercial real estate exposures	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	4.b.
	0	0	0				0	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

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 I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
<b>Balance Sheet Asset Categories(2)</b>			
1. Cash and balances due from depository institutions	RCON D960	RCON S398	1
	0	0	
2. Securities :			
a. Held-to-maturity securities	RCON D965	RCON S400	2.a.
	0	0	
<b>b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading</b>			
	RCON D970	RCONS403	2.b.
	0	0	
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	RCON D974	RCON S411	3.a.
	0	0	
b. Securities purchased under agreements to resell			3.b.
4. Loans and leases held for sale:			
a. Residential mortgage exposures	RCON S417		4.a.
	0		
b. High volatility commercial real estate exposures	RCON H177	RCON S421	4.b.
	0	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)										
	Allocation by Risk-Weight Category																			
	250%(4)		300%		400%		600%	625%	937.5%	1250%										
Dollar Amounts in Thousands	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 :											2.a.									
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>											2.b.									
											2.b.									
3. Federal funds sold and securities purchased under agreements to resell:											3.a									
a.Federal funds sold											3.a									
b. Securities purchased under agreements to resell											3.b									
4. Loans and leases held for sale:											4.a.									
a. Residential mortgage exposures	4.a.																			
b. High volatility commercial real estate exposures	4.b.																			

(4) 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 R)	(Column S)
		Application of Other Risk-Weighting Approaches(3)	
		Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands		Amount	Amount
<b>Balance Sheet Asset Categories(continued)</b>			
1. Cash and balances due from depository institutions			1
2. Securities:			2.a.
a. Held-to-maturity securities			
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading		RCON H271	RCON H272
		0	0
2.b.			
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold			3.a.
b. Securities purchased under agreements to resell			3.b.
4. Loans and leases held for sale:			
a. Residential mortgage exposures		RCON H273	RCON H274
		0	0
4.a.			
b. High volatility commercial real estate exposures		RCON H275	RCON H276
		0	0
4.b.			

(3) 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.

## Schedule RC-R—Continued

## Part II — Continued

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%		
	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
	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
	0	0	0	0	0		0	0
5. Loans and leases held for investment:								
a. Residential mortgage exposures	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442
	147,348	0	0				0	104,940
b. High volatility commercial real estate exposures	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181
	21,537	0	0				0	0
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
	1,113	0	0	0	0		0	0
d. All other exposures	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461
	868,443	0	0	0	0		255	0
6. LESS: Allowance for loan and lease losses	RCON 3123	RCON 3123						
	9,031	9,031						

(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 leases 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

Part 11Continued

	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	
4. Loans and leases held for sale (continued):			
c. Exposures past due 90 days or more or on nonaccrual(5)	RCN S428	RCN S429	4.c.
	0	0	
d. All other exposures	RCN S436	RCN S437	4.d.
	0	0	
5. Loans and leases held for investment:			
a. Residential mortgage exposures	RCN S443		5.a.
	42,408		
b. High volatility commercial real estate exposures	RCN H182	RCN S447	5.b.
	0	21,537	
c. Exposures past due 90 days or more or on nonaccrual(6)	RCN S454	RCN S455	5.c.
	0	1,113	
d. All other exposures	RCN S462	RCN S463	5.d.
	868,188	0	
6. LESS: Allowance for loan and lease losses			6.

(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 leases 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)
	Allocation by Risk-Weight Category									
	250%(8)		300%		400%		600%	625%	937.5%	1250%
Dollar Amounts in Thousands	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)										
d. All other exposures										
5. Loans and leases held for investment:										
a. Residential mortgage exposures										
b. High volatility commercial real estate exposures										
c. Exposures past due 90 days or more or on nonaccrual(10)										
d. All other exposures										
6. LESS: Allowance for loan and lease losses										

4.c.

4.d.

5.a.

5.b.

5.c.

5.d.

6.

**(8) 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.**

(9) For loans and leases 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.

(10) 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 R)	(Column S)	
		Application of Other Risk-Weighting Approaches(7)		
		Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands		Amount	Amount	
4. Loans and leases held for sale (continued):				
c. Exposures past due 90 days or more or on nonaccrual(9)		RCON H277	RCON H278	4.c.
		0	0	
d. All other exposures		RCON H279	RCON H280	4.d.
		0	0	
5. Loans and leases held for investment:				
a. Residential mortgage exposures		RCON H281	RCON H282	5.a.
		0	0	
b. High volatility commercial real estate exposures		RCON H283	RCON H284	5.b.
		0	0	
c. Exposures past due 90 days or more or on nonaccrual(10)		RCON H285	RCON H286	5.c.
		0	0	
d. All other exposures		RCON H287	RCON H288	5.d.
		0	0	
6. LESS: Allowance for loan and lease losses				6.

(7) 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.

(9) For loans and leases 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.

(10) 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)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets _____	RCN D976	RCN S466	RCN D977	RCN HJ86	RCN HJ87	RCN D978	RCN D979	
	0	0	0	0	0	0	0	7
8. All other assets(11) _____	RCN D981	RCN S469	RCN D982	RCN HJ88	RCN HJ89	RCN D983	RCN D984	
	42,984	0	3,200	0	0	5,367	29	8
a. Separate account bank-owned life insurance _____								
b. Default fund contributions to central counterparties _____								

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
	RCON D980	RCON S467	
7. Trading assets	0	0	7.
	RCON D985	RCON H185	
8. All other assets(11)	34,388	0	8.
a. Separate account			
bank-owned life			
insurance			8.a
b. Default fund			
contributions to central			
counterparties			8.b

(11) 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)			
		Allocation by Risk-Weight Category												
		250%(13)		300%		400%		600%	625%	937.5%	1250%			
Dollar Amounts in Thousands		Amount		Amount		Amount		Amount	Amount	Amount	Amount			
7. Trading assets_____		RCON H289		RCON H186		RCON H290		RCON H187						
		N/A		0		0		0						
		RCON H293		RCON H188		RCON S470		RCON S471						
8. All other assets(14)_____		N/A		0		0		0						
a. Separate account bank-owned life insurance_____														
b. Default fund contributions to central counterparties														

7.

8.

8.a

8.b

**(13) 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.**

(14) 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.

**John Marshall Bank**

Legal Title of Bank

FDIC Certificate Number: 58243

Submitted to CDR on 7/30/2018 at 11:13 AM

FFIEC 041

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**Schedule RC-R—Continued****Part II — Continued**

		(Column R)	(Column S)	
		Application of Other Risk-Weighting Approaches(12)		
		Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands		Amount	Amount	
		RCN H291	RCN H292	
7. Trading assets_____		0	0	7.
		RCN H294	RCN H295	
8. All other assets(14)_____		0	0	8.
a. Separate account		RCN H296	RCN H297	
bank-owned life insurance_____		0	0	8.a.
b. Default fund		RCN H298	RCN H299	
contributions to central counterparties_____		0	0	8.b.

(12) 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.

(14) 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) 1250%		(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA(15)	(Column U) Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount		Amount	Amount
<b>Securitization Exposures: On- and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:	RCN S475	RCN S476	RCN S477		RCN S478	RCN S479
a. Held-to-maturity securities	0	0	0		0	0
b. Available-for-sale securities	0	0	0		0	0
c. Trading assets	0	0	0		0	0
d. All other on-balance sheet securitization exposures	0	0	0		0	0
10. Off-balance sheet securitization exposures	0	0	0		0	0

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet Assets(16)	RCN 2170 1,228,129	RCN S500 -10,933	RCN D987 61,607	RCN HJ90 0	RCN HJ91 0		RCN D988 103,290	RCN D989 106,531

	(Column I) 100%	(Column J) 150%
Dollar Amounts in Thousands	Amount	Amount
11. Total balance sheet Assets(16)	RCN D990 944,984	RCN S503 22,650

(15) Simplified Supervisory Formula Approach.

(16) 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.



Schedule RC-R—Continued

Part II — Continued

	(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%	Exposure Amount
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount
	RCON S504		RCON S505		RCON S506		RCON S507			RCON S510	RCON H300
11. Total balance sheet Assets(16)	N/A		0		0		0			0	0

(16) 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.

(17) 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

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (18)	(Column B) Credit Equivalent Amount(19)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Allocation by Risk-Weight Category											
	0%				2%		4%	10%	20%	50%		
	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		RCON D992		RCON D993		RCON HJ92	RCON HJ93		RCON D994	RCON D995	12
	1,380	1.0	1,380		0		0	0		0	0	
13. Performance standby letters of credit and transaction-related contingent items_____	RCON D997		RCON D998		RCON D999					RCON G603	RCON G604	13
	9,986	0.5	4,993		0					0	0	
14. Commercial and similar letters of credit with an original maturity of one year or less_____	RCON G606		RCON G607		RCON G608		RCON HJ94	RCON HJ95		RCON G609	RCON G610	14
	0	0.2	0		0		0	0		0	0	
15. Retained recourse on small business obligations sold with recourse_____	RCON G612		RCON G613		RCON G614					RCON G615	RCON G616	15
	0	1.0	0		0					0	0	

(18) Credit conversion factor.

(19) 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.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)		(Column J)	
	Allocation by Risk-Weight Category			
	100%		150%	
	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 D996		RCON S511	12
	1,380		0	
13. Performance standby letters of credit and transaction-related contingent items	RCON G605		RCON S512	13
	4,993		0	
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G611		RCON S513	14
	0		0	
15. Retained recourse on small business obligations sold with recourse	RCON G617		RCON S514	15
	0		0	

(20) 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

Part II — Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount(22)		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)		
					Allocation by Risk-Weight Category						
					0%		2%	4%	10%	20%	
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount	
16. Repo-style transactions(23)	RCON S515		RCON S516		RCON S517		RCON S518	RCON S519		RCON S520	16.
	0	1.0	0		0		0	0		0	
17. All other off-balance sheet liabilities	RCON G618		RCON G619		RCON G620					RCON G621	17.
	0	1.0	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	18.a.
	19,390	0.2	3,878		0		0	0		0	
b. Original maturity exceeding one year	RCON G624		RCON G625		RCON G626		RCON HJ98	RCON HJ99		RCON G627	18.b.
	151,075	0.5	75,538		0		0	0		0	
19. Unconditionally cancelable commitments	RCON S540		RCON S541								19.
	10,945	0.0	0								
20. Over-the-counter derivatives			RCON S542		RCON S543		RCON HK00	RCON HK01	RCON S544	RCON S545	20.
			0		0		0	0	0	0	
21. Centrally cleared derivatives			RCON S549		RCON S550		RCON S551	RCON S552		RCON S554	21.
			0		0		0	0		0	
22. Unsettled transactions (failed trades)(24)	RCON H191				RCON H193					RCON H194	22.
	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 H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category					
	50%		100%		150%	
Dollar Amounts in Thousands	Amount		Amount		Amount	
16. Repo-style transactions(23)	RCON S521		RCON S522		RCON S523	16.
	0		0		0	
17. All other off-balance sheet liabilities	RCON G622		RCON G623		RCON S524	17.
	0		0		0	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less	RCON S529		RCON S530		RCON S531	18.a.
	0		3,878		0	
b. Original maturity exceeding one year	RCON G628		RCON G629		RCON S539	18.b.
	0		75,538		0	
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives	RCON S546		RCON S547		RCON S548	20.
	0		0		0	
21. Centrally cleared derivatives	RCON S555		RCON S556		RCON S557	21.
	0		0		0	
22 . Unsettled transactions (failed trades)(24)	RCON H195		RCON H196		RCON H197	22.
	0		0		0	

(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)	
				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	RCON H302	16.
17. All other off-balance sheet liabilities				0	0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less				RCON H303	RCON H304	18.a.
b. Original maturity exceeding one year				0	0	18.b.
19. Unconditionally cancelable commitments				RCON H307	RCON H308	19.
20. Over-the-counter derivatives				0	0	20.
21. Centrally cleared derivatives				RCON H309	RCON H310	21.
22 . Unsettled transactions (failed trades)(27)				RCON H198	RCON H199	22.
	0	0	0	RCON H200		

(25) Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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

## Schedule RC-R—Continued

## Part II — Continued

Dollar Amounts in Thousands	(Column C)		(Column D)		(Column E)		(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category											
	0%		2%		4%		10%	20%	50%	100%	150%	
	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column 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	
	61,607		0		0		0	103,290	106,531	1,030,773	22,650	23
24. Risk weight factor	X 0%		X 2%		X 4%		X 10%	X 20%	X 50%	X 100%	X 150%	24
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)												
	RCON G634		RCON S569		RCON S570		RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	
	0		0		0		0	20,658	53,266	1,030,773	33,975	25

## Schedule RC-R—Continued

## Part II — Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%(28)	300%	400%	600%	625%	937.5%	1250%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
24. Risk weight factor	RCN S562	RCN S563	RCN S564	RCN S565	RCN S566	RCN S567	RCN S568	
	N/A	0	0	0	0	0	0	
	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)								
	RCN S573	RCN S574	RCN S575	RCN S576	RCN S577	RCN S578	RCN S579	
	N/A	0	0	0	0	0	0	
				Totals				
Dollar Amounts in Thousands				Amount				
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCN S580				1,138,672			
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCN S581				0			
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (29)	RCN B704				1,138,672			
29. LESS: Excess allowance for loan and lease losses	RCN A222				0			
30. LESS: Allocated transfer risk reserve	RCN 3128				0			
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCN G641				1,138,672			

**(28) 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.**

(29) 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		Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules		RCN G642
		0

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	0	S583	0	S584	0	M.2.a.
b. Foreign exchange rate and gold		S585	0	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset)		S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)		S591	0	S592	0	S593	0	M.2.d.
e. Equity		S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)		S597	0	S598	0	S599	0	M.2.f.
g. Other		S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate		S603	0	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold		S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)		S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)		S612	0	S613	0	S614	0	M.3.d.
e. Equity		S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)		S618	0	S619	0	S620	0	M.3.f.
g. Other		S621	0	S622	0	S623	0	M.3.g.

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

	(Column A) 1-4 Family Residential Loans	(Columns B - F) Not applicable	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount		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	<div>RCON B705</div> <div>0</div>		<div>RCON B711</div> <div>0</div>	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:	<div>RCON HU09</div> <div>0</div>		<div>RCON HU15</div> <div>0</div>	2
3. Not applicable				
4. Past due loan amounts included in item 1:	<div>RCON B733</div> <div>0</div>		<div>RCON B739</div> <div>0</div>	4.a
a. 30-89 days past due	<div>RCON B740</div> <div>0</div>		<div>RCON B746</div> <div>0</div>	4.b
b. 90 days or more past due				
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):	<div>RIAD B747</div> <div>0</div>		<div>RIAD B753</div> <div>0</div>	5.a
a. Charge-offs	<div>RIAD B754</div> <div>0</div>		<div>RIAD B760</div> <div>0</div>	5.b
b. Recoveries				

## Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Columns B - F) Not applicable	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount		Amount	
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets(1)</i>				
6. Total amount of ownership (or seller's) interest carried as securities or loans			RCON HU19	6
7. and 8. Not applicable			N/A	
<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
<i>Items 10 is to be completed by banks with \$10 billion or more in the total assets(1)</i>				
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783 N/A		RCON B789 N/A	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 1	RCON B797 0		RCON B803 0	12

(1) The \$10 billion asset-size test is based on the total assets reported on 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	N/A	M.3.a.1
(2) Conduits sponsored by other unrelated institutions		B807	N/A	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		B808	N/A	M.3.b.1
(2) Conduits sponsored by other unrelated institutions		B809	N/A	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column G(2, 3)		C407	0	M.4

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

(2) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

(3) Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets 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 NO	1
2. Does the institution exercise the fiduciary powers it has been granted?	RCON A346	YES / NO 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.)	RCON B867	YES / NO 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 percent 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	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
<b>Fiduciary and Related Assets</b>	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts	N/A	N/A	N/A	N/A	4
5. Employee benefit and retirement-related trust and agency accounts:	RCON B872	RCON B873	RCON B874	RCON B875	
a. Employee benefit-defined contribution	N/A	N/A	N/A	N/A	5.a
b. Employee benefit-defined benefit	N/A	N/A	N/A	N/A	5.b
c. Other employee benefit and retirement-related accounts	RCON B880	RCON B881	RCON B882	RCON B883	5.c
	N/A	N/A	N/A	N/A	
6. Corporate trust and agency accounts	RCON B884	RCON B885	RCON C001	RCON C002	6
	N/A	N/A	N/A	N/A	
7. Investment management and investment advisory agency accounts	RCON B886	RCON J253	RCON B888	RCON J254	7
	N/A	N/A	N/A	N/A	
8. Foundation and endowment trust and agency accounts	RCON J255	RCON J256	RCON J257	RCON J258	8
	N/A	N/A	N/A	N/A	
9. Other fiduciary accounts	RCON B890	RCON B891	RCON B892	RCON B893	9
	N/A	N/A	N/A	N/A	
10. Total fiduciary accounts (sum of items 4 through 9)	RCON B894	RCON B895	RCON B896	RCON B897	10
	N/A	N/A	N/A	N/A	

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

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

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

## Schedule RC-T—Continued

## Memoranda—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		RCON	Amount	RCON	Amount	RCON	Amount	
1. l. Other common and preferred stocks		J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages		J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate		J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets		J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)		J308	N/A	J309	N/A	J310	N/A	M.1.p
Dollar Amounts in Thousands		(Column A) Managed Assets		(Column B) Number of Managed Accounts				
		RCON	Amount	RCON	Number			
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds		J311	N/A	J312	N/A			M.1.q
Dollar Amounts in Thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding				
		RCON	Number		Amount			
2. Corporate trust and agency accounts:				RCON B928				M.2.a
a. Corporate and municipal trusteeships		B927	N/A		N/A			
				RCON J314				M.2.a.1
(1) Issues reported in Memorandum item 2.a. that are in default		J313	N/A		N/A			
b. Transfer agent, registrar, paying agent, and other corporate agency		B929	N/A					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.								
Dollar Amounts in Thousands		(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
		RCON	Number	RCON	Amount			
3. Collective investment funds and common trust funds:								M.3.a
a. Domestic equity		B931	N/A	B932	N/A			
b. International/Global equity		B933	N/A	B934	N/A			M.3.b
c. Stock/Bond blend		B935	N/A	B936	N/A			M.3.c
d. Taxable bond		B937	N/A	B938	N/A			M.3.d
e. Municipal bond		B939	N/A	B940	N/A			M.3.e
f. Short term investments/Money market		B941	N/A	B942	N/A			M.3.f
g. Specialty/Other		B943	N/A	B944	N/A			M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)		B945	N/A	B946	N/A			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	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	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	N/A	B960	N/A	B961	N/A	M.4.e

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

N/A

Name and Title (TEXT B962)

N/A

E-mail Address (TEXT B926)

N/A

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

N/A

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.k above)	K030	0	JF87	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0	JF88	0	4
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs			RCON	Amount	
			JF77	0	5
6. Total liabilities of ABCP conduit VIEs			JF78	0	6

[illegible]

# REPORT OF CONDITION

Consolidating domestic subsidiaries of

**John Marshall Bank**

**in the state of VA at close of business on June 30, 2018**

published in response to call made by (Enter additional information below)


## Statement of Resources and Liabilities

Dollar Amounts in Thousands

### ASSETS

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		5,482
Interest-bearing balances		54,593
Securities:		
Held-to-maturity securities		39,931
Available-for-sale securities		55,654
Equity securities with readily determinable fair values not held for trading		N/A
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		76
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	1,038,439	
LESS: Allowance for loan and lease losses	9,031	
Loans and leases, net of unearned income and allowance		1,029,408
Trading Assets		0
Premises and fixed assets (including capitalized leases)		2,496
Other real estate owned		379
Investments in unconsolidated subsidiaries and associated companies		0
Direct and indirect investments in real estate ventures		0
Intangible assets (from Schedule RC-M)		0
Other assets		40,110
Total assets		1,228,129

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:		
In domestic offices		976,132
Noninterest-bearing	207,789	
Interest-bearing	768,342	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		89,500
Subordinated notes and debentures		0
Other liabilities		4,174
Total liabilities		1,069,806

EQUITY CAPITAL

Bank Equity Capital	
Perpetual preferred stock and related surplus	0
Common stock	50,841
Surplus (excludes all surplus related to preferred stock)	56,018
Retained earnings	52,854
Accumulated other comprehensive income	-1,390
Other equity capital components	0
Total bank equity capital	158,323
Noncontrolling (minority) interest in consolidated subsidiaries	0
Total equity capital	158,323
Total liabilities and equity capital	1,228,129

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, Jennifer Manning, SVP/Chief Accounting Officer  
( Name, Title )

of the above named bank do hereby declare  
that this Report of Condition is true and  
correct to the best of my knowledge and belief.

Director #1

Director #2

Director #3