

# Consolidated Report of Income

## For the period January 1, 2018 — December 31, 2018

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

### Schedule RI—Income Statement

Dollar Amounts in Thousands		RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties.....	4435	2,485	1.a.1.a.	
(b) All other loans secured by real estate.....	4436	6,349	1.a.1.b.	
(2) Commercial and industrial loans.....	4012	3,002	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	643	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	12,479	1.a.6.	
b. Income from lease financing receivables.....	4065	52	1.b.	
c. Interest income on balances due from depository institutions (2).....	4115	206	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	61	1.d.1.	
(2) Mortgage-backed securities.....	B489	797	1.d.2.	
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	527	1.d.3.	
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	5	1.f.	
g. Other interest income.....	4518	116	1.g.	
h. Total interest income (sum of items 1.a.(6) through 1.g).....	4107	14,243	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	649	2.a.1.	
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093	159	2.a.2.a.	
(b) Time deposits of \$250,000 or less.....	HK03	653	2.a.2.b.	
(c) Time deposits of more than \$250,000.....	HK04	666	2.a.2.c.	
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	278	2.b.	
c. Other interest expense.....	GW44	801	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

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Dollar Amounts in Thousands			Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Not applicable					
e. Total interest expense (sum of items 2.a through 2.d).....			4073	3,206	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	11,037			3.
4. Provision for loan and lease losses.....	4230	175			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	0	5.a.
b. Service charges on deposit accounts.....			4080	623	5.b.
c. Not applicable					
d. (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....			HT73	217	5.d.1.
(2) Income from insurance activities (2).....			HT74	0	5.d.2.
e. Not applicable					
f. Net servicing fees.....			B492	276	5.f.
g. and h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	1,045	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	(8)	5.j.
k. Net gains (losses) on sales of other assets (3).....			B496	0	5.k.
l. Other noninterest income*.....			B497	1,050	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	3,203			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	(163)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	4,617	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	1,054	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	280	7.c.2.
d. Other noninterest expense*.....			4092	2,930	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	8,881			7.e.
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).....	HT69	5,021			8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	5,021			8.c.
9. Applicable income taxes (on item 8.c).....	4302	721			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	4,300			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0			11.

\* 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 Includes underwriting income from insurance and reinsurance activities.

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

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



## Schedule RI—Continued

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	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	4,300		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	4,300		14.

## Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. and 2. Not applicable				
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	43		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	518		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	75		M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets, and</li> <li>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</li> </ul>				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024	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).....	9106	0		M.7.
8. through 10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	A530	NO		M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed annually in the December report only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228	NR		M.12.
13. Not applicable				
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.

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 in the June 30, 2017, Report of Condition.

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

**Schedule RI-A—Changes in Bank Equity Capital**FFIEC 051  
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	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	35,296	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	35,296	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	4,300	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		B509	105	5.
6. Treasury stock transactions, net.....		B510	0	6.
7. Changes incident to business combinations, net.....		4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	14	8.
9. LESS: Cash dividends declared on common stock.....		4460	2,200	9.
10. Other comprehensive income (1).....		B511	(258)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	37,229	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

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

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

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	41	C217	3	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	2	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	67	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	2	4608	7	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	1	5.a.
b. Automobile loans.....	K129	137	K133	125	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	8	K206	1	5.c.
6. Not applicable					
7. All other loans (2).....	4644	126	4628	43	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	314	4605	249	9.

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

<sup>2</sup> Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to non-depository financial institutions and other loans."

## Memoranda

		Dollar Amounts in Thousands		RIAD	Amount	RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....								
				5409	0	5410	0	M.1.
2. Not applicable								

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

**Schedule RI-B—Continued**FFIEC 051  
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RI-6**Part I - Continued****Memoranda - Continued**

		Dollar Amounts in Thousands		RIAD	Amount	RIAD	Amount	
Memorandum item 3 is to be completed by: (2)		<ul style="list-style-type: none"><li>• banks with \$300 million or more in total assets, and</li><li>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</li></ul>						
3. 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.

M.3.

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

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

**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).....	8522	2,747			1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605	249			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	314			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	175			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	2,857			7.

\* Describe on Schedule RI-E - Explanations.



**Schedule RI-E—Explanations**FFIEC 051  
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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.)

		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands				
<i>Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.</i>				
<b>1. Other noninterest income (from Schedule RI, item 5.i)</b>				
<b>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.i:</b>				
a.	Income and fees from the printing and sale of checks.....	C013	0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	232	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	115	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	513	1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0	1.g.
h.	TEXT 4461	4461	0	1.h.
i.	TEXT 4462	4462	0	1.i.
j.	TEXT 4463	4463	0	1.j.
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>				
<b>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:</b>				
a.	Data processing expenses.....	C017	753	2.a.
b.	Advertising and marketing expenses.....	0497	248	2.b.
c.	Directors' fees.....	4136	0	2.c.
d.	Printing, stationery, and supplies.....	C018	0	2.d.
e.	Postage.....	8403	0	2.e.
f.	Legal fees and expenses.....	4141	0	2.f.
g.	FDIC deposit insurance assessments.....	4146	0	2.g.
h.	Accounting and auditing expenses.....	F556	0	2.h.
i.	Consulting and advisory expenses.....	F557	0	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	419	2.j.
k.	Telecommunications expenses.....	F559	0	2.k.
l.	Other real estate owned expenses.....	Y923	0	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0	2.m.
n.	TEXT 4464	4464	0	2.n.
o.	TEXT 4467	4467	0	2.o.
p.	TEXT 4468	4468	0	2.p.
<b>3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)</b>				
<b>(itemize and describe each discontinued operation):</b>				
a. (1)	TEXT FT29	FT29	0	3.a.1.
(2)	Applicable income tax effect.....	FT30	0	3.a.2.
b. (1)	TEXT FT31	FT31	0	3.b.1.
(2)	Applicable income tax effect.....	FT32	0	3.b.2.

## Schedule RI-E—Continued

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Dollar Amounts in Thousands		Year-to-date	
		RIAD	Amount
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a.	TEXT B526	B526	0
b.	TEXT B527	B527	0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT 4498 Restricted Stock Grant	4498	0
b.	TEXT 4499	4499	0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
a.	TEXT 4521	4521	0
b.	TEXT 4522	4522	0

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

Comments?.....

RIAD	YES / NO
4769	NO

7.

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



# Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2018

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

## Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RCON	Amount	
<b>Assets</b>				
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin (1).....	0081		2,671	1.a.
b. Interest-bearing balances (2).....	0071		6,996	1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A).....	1754		1,234	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773		61,477	2.b.
c. Equity securities with readily determinable fair values not held for trading (3).....	JA22		NR	2.c.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold.....	B987		61	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		453	4.a.
b. Loans and leases held for investment.....	B528		242,932	4.b.
c. LESS: Allowance for loan and lease losses.....	3123		2,856	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529		240,076	4.d.
5. Trading assets.....	3545		0	5.
6. Premises and fixed assets (including capitalized leases).....	2145		3,988	6.
7. Other real estate owned (from Schedule RC-M).....	2150		33	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		1,360	10.
11. Other assets (from Schedule RC-F).....	2160		15,802	11.
12. Total assets (sum of items 1 through 11).....	2170		334,151	12.
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200		233,427	13.a.
(1) Noninterest-bearing (5).....	6631		26,809	13.a.1.
(2) Interest-bearing.....	6636		206,618	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		11,764	14.b.
15. Trading liabilities.....	3548		0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	3190		48,000	16.
17. and 18. Not applicable				
19. Subordinated notes and debentures (8).....	3200		0	19.
20. Other liabilities (from Schedule RC-G).....	2930		3,730	20.
21. Total liabilities (sum of items 13 through 20).....	2948		296,921	21.
22. Not applicable				

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

2 Includes time certificates of deposit not held for trading.

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

4 Includes all securities resale agreements, regardless of maturity.

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

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

7 Includes all securities repurchase agreements, regardless of maturity.

8 Includes limited-life preferred stock and related surplus.

**Schedule RC—Continued**FFIEC 051  
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Dollar Amounts in Thousands		RCON	Amount	
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....		3838	110	23.
24. Common stock.....		3230	22	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	12,673	25.
26. a. Retained earnings.....		3632	25,282	26.a.
b. Accumulated other comprehensive income (1).....		B530	(568)	26.b.
c. Other equity capital components (2).....		A130	(289)	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	37,230	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	37,230	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	334,151	29.

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2017.....

RCON	Number
6724	NR

M.1.

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

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

RCON	Date
8678	NR

M.2.

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

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



**Schedule RC-B—Securities**FFIEC 051  
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Exclude assets held for trading.

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	1,759	HT53	1,742	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	1,234	8497	1,222	8498	22,183	8499	22,082	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	HT54	0	HT55	0	HT56	16,924	HT57	16,530	4.a.1.
(2) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	21,376	G315	21,123	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.

1 Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, Export-Import Bank participation certificates, and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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

## Schedule RC-B—Continued

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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. 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.
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1).....	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....	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).....					A510	0	A511	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	1,234	1771	1,222	1772	62,242	1773	61,477	8.

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

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

<sup>3</sup> 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

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## Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities (1).....		0416	750	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	32	M.2.a.1.
(2) Over three months through 12 months.....		A550	620	M.2.a.2.
(3) Over one year through three years.....		A551	2,017	M.2.a.3.
(4) Over three years through five years.....		A552	4,178	M.2.a.4.
(5) Over five years through 15 years.....		A553	12,617	M.2.a.5.
(6) Over 15 years.....		A554	5,593	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	290	M.2.b.1.
(2) Over three months through 12 months.....		A556	781	M.2.b.2.
(3) Over one year through three years.....		A557	0	M.2.b.3.
(4) Over three years through five years.....		A558	0	M.2.b.4.
(5) Over five years through 15 years.....		A559	10,719	M.2.b.5.
(6) Over 15 years.....		A560	4,740	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	1,604	M.2.c.1.
(2) Over three years.....		A562	19,520	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	652	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....		1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....		8782	0	M.4.a.
b. Fair value.....		8783	0	M.4.b.

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

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

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

4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

## Schedule RC-C—Loans and Lease Financing Receivables

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## Part I. Loans and Leases

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

	Dollar Amounts in Thousands		RCN	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	791			1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	14,175			1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	2,262			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	10,093			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	51,542			1.c.2.a.
(b) Secured by junior liens.....	5368	3,785			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	4,481			1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	66,822			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	31,750			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	1288	0			2.
3. Loans to finance agricultural production and other loans to farmers.....	1590	0			3.
4. Commercial and industrial loans.....	1766	47,589			4.
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	361			6.b.
c. Automobile loans.....	K137	8,949			6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	785			6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	0			8.
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.
10. Lease financing receivables (net of unearned income).....	2165	0			10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0			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	243,385			12.



## Schedule RC-C—Continued

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RC-7

## Part I—Continued

## 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	40		M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	0		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	130		M.1.d.2.
e. Commercial and industrial loans.....	K256	0		M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>				
(1) Loans secured by farmland.....	K166	0		M.1.f.1.
(2) and (3) Not applicable				
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	K098	0		M.1.f.4.a.
(b) Automobile loans.....	K203	0		M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204	0		M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by: (1)</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans				
(5) Loans to finance agricultural production and other loans to farmers.....	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.f.).....	HK25	170		M.1.g.

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

## Schedule RC-C—Continued

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## Part I—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
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), above) with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	A564	1,136	M.2.a.1.	
(2) Over three months through 12 months.....	A565	3,006	M.2.a.2.	
(3) Over one year through three years.....	A566	7,548	M.2.a.3.	
(4) Over three years through five years.....	A567	15,725	M.2.a.4.	
(5) Over five years through 15 years.....	A568	15,220	M.2.a.5.	
(6) Over 15 years.....	A569	7,234	M.2.a.6.	
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, 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), above) with a remaining maturity or next repricing date of: (1), (3)				
(1) Three months or less.....	A570	68,137	M.2.b.1.	
(2) Over three months through 12 months.....	A571	5,800	M.2.b.2.	
(3) Over one year through three years.....	A572	14,127	M.2.b.3.	
(4) Over three years through five years.....	A573	38,615	M.2.b.4.	
(5) Over five years through 15 years.....	A574	51,623	M.2.b.5.	
(6) Over 15 years.....	A575	12,540	M.2.b.6.	
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....				
	A247	34,584	M.2.c.	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4).....				
	2746	0	M.3.	
Memorandum item 4 is to be completed semiannually in the June and December reports only.				
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)).....				
	5370	32,520	M.4.	
5. and 6. Not applicable				

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

2 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).

3 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, 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).

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



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RC-9**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance .....	C779	0		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....	C780	0		M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) & 1.c.(2)(b)) .....	F230	0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	F231	NR		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above .....	F232	NR		M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	F577	0		M.9.
10. and 11. Not applicable				

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount
<i>Memorandum item 12 is 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 .....	GW45	0	GW46	0	GW47	0
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a.) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35) 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) .....	G376	NR				
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) .....	RIAD					
	G377	NR				

## Schedule RC-C—Continued

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## Part I—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....		G378	108,349	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, part I, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466		0	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467		0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468		0	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469		0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470		0	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471		0	M.15.c.2.



**Schedule RC-C—Continued**FFIEC 051  
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RC-11**Part II—Loans to Small Businesses and Small Farms***Schedule RC-C, Part II, Loans to Small Businesses and Small Farms, is to be completed semiannually in the June and December reports only.*

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

Number of Loans	
RCON	Number
5562	NR
5563	NR

2.a.

2.b.

	(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	108	5565	4,300
b. With original amounts of more than \$100,000 through \$250,000.....	5566	75	5567	10,215
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	83	5569	36,612
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	163	5571	4,498
b. With original amounts of more than \$100,000 through \$250,000.....	5572	69	5573	8,522
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	49	5575	15,637

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

<sup>1</sup> 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**FFIEC 051  
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RC-12**Part II—Continued****Agricultural Loans to Small Farms**

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

RCON	YES / NO
6860	NO

5.

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

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

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

6. Report the total number of loans currently outstanding for each of the following

Schedule RC-C, part I, loan categories:

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON	Number	RCON	Amount
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):				
a. With original amounts of \$100,000 or less.....	5578	3	5579	155
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0
c. With original amounts of more than \$250,000 through \$500,000.....	5582	4	5583	1,148
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):				
a. With original amounts of \$100,000 or less.....	5584	0	5585	0
b. With original amounts of more than \$100,000 through \$250,000.....	5586	0	5587	0
c. With original amounts of more than \$250,000 through \$500,000.....	5588	0	5589	0

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.



**Schedule RC-E—Deposit Liabilities**FFIEC 051  
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	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
Deposits of:							
1. Individuals, partnerships, and corporations.....	B549	109,293			B550	105,474	1.
2. U.S. Government.....	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.....	2203	8,992			2530	9,668	3.
4. Commercial banks and other depository institutions in the U.S.....	B551	0			B552	0	4.
5. Banks in foreign countries.....	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	118,285	2210	26,809	2385	115,142	7.

**Memoranda**

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	4,980	M.1.a.
b. Total brokered deposits.....	2365	37,912	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	14,163	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	7,467	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	9,562	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	0	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	3,823	M.1.f.
g. Total reciprocal deposits (as of the report date).....	JH83	0	M.1.g.

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

2 The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

## Schedule RC-E—Continued

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## Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		11,309	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		24,292	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		13,846	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		25,543	M.2.c.
d. Total time deposits of more than \$250,000.....	J474		40,152	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		1,051	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	HK07		6,055	M.3.a.1.
(2) Over three months through 12 months.....	HK08		16,817	M.3.a.2.
(3) Over one year through three years.....	HK09		15,696	M.3.a.3.
(4) Over three years.....	HK10		821	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		22,872	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		9,067	M.4.a.1.
(2) Over three months through 12 months.....	HK13		15,080	M.4.a.2.
(3) Over one year through three years.....	HK14		16,005	M.4.a.3.
(4) Over three years.....	HK15		0	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		24,147	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO		
	P752	YES		M.5.

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.



## Schedule RC-F—Other Assets

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RC-15

Dollar Amounts in Thousands			RC	Amount	
1. Accrued interest receivable (1).....			B556	1,314	1.
2. Net deferred tax assets (2).....			2148	801	2.
3. Interest-only strips receivable (not in the form of a security) (3).....			HT80	0	3.
4. Equity investments without readily determinable fair values (4).....			1752	2,427	4.
5. Life insurance assets:					
a. General account life insurance assets.....			K201	8,614	5.a.
b. Separate account life insurance assets.....			K202	0	5.b.
c. Hybrid account life insurance assets.....			K270	0	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>					
6. All other assets					
(itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	2,646	6.
a. Prepaid expenses.....	2166	0			6.a.
b. Repossessed personal property (including vehicles).....	1578	0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d. FDIC loss-sharing indemnification assets.....	J448	0			6.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.
TEXT					
h. 3549 Invest in Ptnrship-Tax Cr	3549	2,428			6.h.
TEXT					
i. 3550	3550	0			6.i.
TEXT					
j. 3551	3551	0			6.j.
7. Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160	15,802	7.

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

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

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

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

## Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RC	Amount	
1. a. Interest accrued and unpaid on deposits (1).....			3645	382	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	986	1.b.
2. Net deferred tax liabilities (2).....			3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....			B557	0	3.
<i>Items 4.a through 4.g are to be completed semiannually in the June and December reports only.</i>					
4. All other liabilities					
(itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	2,362	4.
a. Accounts payable.....	3066	115			4.a.
b. Deferred compensation liabilities.....	C011	1,516			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.
TEXT					
e. 3552 Low Income Tax Credit Commitment Payable	3552	731			4.e.
TEXT					
f. 3553	3553	0			4.f.
TEXT					
g. 3554	3554	0			4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	3,730	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)

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	Dollar Amounts in Thousands	RCN	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions.....		3381	10,646	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....		B558	3,184	2.
3. Mortgage-backed securities (2).....		B559	37,750	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....		B560	22,341	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	0	5.
6. Loans:				
a. Total loans.....		3360	238,856	6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....		3465	52,174	6.b.1.
(2) All other loans secured by real estate.....		3466	132,738	6.b.2.
c. Commercial and industrial loans.....		3387	41,268	6.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....		B561	0	6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	10,922	6.d.2.
7. Not applicable				
8. Lease financing receivables (net of unearned income).....		3484	1,426	8.
9. Total assets (4).....		3368	333,767	9.
<b>Liabilities</b>				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		3485	90,194	10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs).....		B563	36,017	11.a.
b. Time deposits of \$250,000 or less.....		HK16	39,388	11.b.
c. Time deposits of more than \$250,000.....		HK17	40,152	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....		3353	15,140	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	43,109	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

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## Memorandum

	Dollar Amounts in Thousands	RCN	Amount	
<i>Memorandum item 1 is to be completed by: (2)</i>				
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</li> </ul>				
1. Loans to finance agricultural production and other loans to farmers.....		3386	0	M.1.

<sup>1</sup> 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).

<sup>2</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

**Schedule RC-L—Derivatives and Off-Balance Sheet Items**FFIEC 051  
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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		RCN	Amount	
<b>1. Unused commitments:</b>				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....		3814	10,511	1.a.
b. Credit card lines.....		3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1-4 family residential construction loan commitments.....		F164	0	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....		F165	0	1.c.1.b.
(2) NOT secured by real estate .....		6550	0	1.c.2.
d. Not applicable				
e. Other unused commitments:				
(1) Commercial and industrial loans.....		J457	17,457	1.e.1.
(2) Loans to financial institutions.....		J458	0	1.e.2.
(3) All other unused commitments.....		J459	0	1.e.3.
2. Financial standby letters of credit.....		3819	1,392	2.
3. Performance standby letters of credit.....		3821	0	3.
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	12,178	6.a.
b. Securities borrowed.....		3432	0	6.b.
7. and 8. Not applicable				
<i>Items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>				
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....				
a. and b. Not applicable		3430	0	9.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	C978	0		9.c.
d. TEXT				
3555	3555	0		9.d.
e. TEXT				
3556	3556	0		9.e.
f. TEXT				
3557	3557	0		9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....				
a. Not applicable		5591	0	10.
TEXT				
b. 5592	5592	0		10.b.
TEXT				
c. 5593	5593	0		10.c.
TEXT				
d. 5594	5594	0		10.d.
TEXT				
e. 5595	5595	0		10.e.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>				
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank .....		C223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk .....		C224	0	11.b.



## Schedule RC-M—Memoranda

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Dollar Amounts in Thousands		RC	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		317	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	Number	0	1.b.
2. Intangible assets:				
a. Mortgage servicing assets.....	3164		1,229	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590		1,229	2.a.1.
b. Goodwill.....	3163		131	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		1,360	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		33	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		33	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		17,000	5.a.1.a.
(b) Over one year through three years.....	F056		20,000	5.a.1.b.
(c) Over three years through five years.....	F057		8,000	5.a.1.c.
(d) Over five years.....	F058		3,000	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		17,000	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		48,000	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**FFIEC 051  
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RC-20*Items 6, 7, 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.*

		Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....			B569	YES	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....			RCON B570	Amount 52,351	7.
8. Internet Website addresses and physical office trade names:					
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):					
TEXT					
4087 http:// www.firstfedindiana.bank		8.a.			
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)					
(1)	TE01 N528	http://			8.b.1.
(2)	TE02 N528	http://			8.b.2.
(3)	TE03 N528	http://			8.b.3.
(4)	TE04 N528	http://			8.b.4.
(5)	TE05 N528	http://			8.b.5.
(6)	TE06 N528	http://			8.b.6.
(7)	TE07 N528	http://			8.b.7.
(8)	TE08 N528	http://			8.b.8.
(9)	TE09 N528	http://			8.b.9.
(10)	TE10 N528	http://			8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:					
(1)	TE01 N529				8.c.1.
(2)	TE02 N529				8.c.2.
(3)	TE03 N529				8.c.3.
(4)	TE04 N529				8.c.4.
(5)	TE05 N529				8.c.5.
(6)	TE06 N529				8.c.6.
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....			RCON 4088	YES / NO YES	9.
10. Secured liabilities:			RCON	Amount	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....			F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....			F065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....			RCON G463	YES / NO YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....			G464	NO	12.
13. Not applicable					
14. Captive insurance and reinsurance subsidiaries:			RCON	Amount	
a. Total assets of captive insurance subsidiaries (2).....			K193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (2).....			K194	0	14.b.

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).

2 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**FFIEC 051  
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Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

**15. Qualified Thrift Lender (QTL) test:**

- a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance?  
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....
- 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	Number	
L133	NR	15.a.
	YES / NO	
L135	NR	15.b.

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 .....
- (2) International ACH transactions .....
- (3) Other proprietary services operated by your institution .....
- (4) Other proprietary services operated by another party .....
- 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	
N517	YES	16.a.1.
N518	NO	16.a.2.
N519	NO	16.a.3.
N520	NO	16.a.4.
N521	NR	16.b.

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

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

RCON	Number	
N522	NR	16.c.
RCON	Number	
N523	NR	16.d.1.
RCON	Amount	
N524	NR	16.d.2.
RCON	Number	
N527	NR	16.d.3.

<sup>1</sup> Report information about international electronic transfers of funds offered to consumers in the United States that:

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

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

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

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

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	(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	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	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	16	5399	0	5400	57	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	812	C237	0	C229	1,673	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	24	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	500	F180	0	F182	590	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	0	1607	0	1608	172	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	180	K214	0	K215	38	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	27	K217	0	K218	120	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	1,535	1407	0	1403	2,674	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 production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."



**Schedule RC-N—Continued**FFIEC 051  
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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 item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 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		
	RCON	Amount	RCON	Amount	RCON	Amount	
<b>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.....</b>							
	K036	0	K037	0	K038	0	11.
<b>a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....</b>							
	K039	0	K040	0	K041	0	11.a.
<b>b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....</b>							
	K042	0	K043	0	K044	0	11.b.

**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
<b>1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):</b>							
<b>a. Construction, land development, and other land loans:</b>							
(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>b. Loans secured by 1-4 family residential properties.....</b>	F661	0	F662	0	F663	0	M.1.b.
<b>c. Secured by multifamily (5 or more) residential properties.....</b>	K111	0	K112	0	K113	0	M.1.c.
<b>d. Secured by nonfarm nonresidential properties:</b>							
(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.
<b>e. Commercial and industrial loans.....</b>	K257	0	K258	0	K259	0	M.1.e.

## Schedule RC-N—Continued

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## 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. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) and (3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by: (1)</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....	K138	0	K139	0	K140	0	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.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. Not applicable							

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

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



## Schedule RC-N—Continued

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## Memoranda—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		RCON	Amount	RCON	Amount	RCON	Amount
<i>Memorandum item 4 is to be completed by: (1)</i> <ul style="list-style-type: none"><li><i>banks with \$300 million or more in total assets</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 five percent of total loans:</i></li></ul>							
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
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....		C240	0	C241	0	C226	0
6. Not applicable							
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>							
7. Additions to nonaccrual assets during the previous six months.....		RCON	Amount				
8. Nonaccrual assets sold during the previous six months.....		C410	1,626				
		C411	0				

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

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

**Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments**FFIEC 051  
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All FDIC-insured depository institutions must complete Schedule RC-O each quarter on an "unconsolidated single FDIC certificate number basis," unless otherwise indicated (see instructions).

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	234,349	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	333,767	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	37,131	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....				
		K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less.....				
		G465	0	7.a.
b. Over one year through three years.....				
		G466	0	7.b.
c. Over three years through five years.....				
		G467	0	7.c.
d. Over five years.....				
		G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less.....				
		G469	0	8.a.
b. Over one year through three years.....				
		G470	0	8.b.
c. Over three years through five years.....				
		G471	0	8.c.
d. Over five years.....				
		G472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....				
		G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits.....				
		L190	NR	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....				
		K656	NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.				
a. Banker's bank deduction.....				
		K657	NR	10.a
b. Banker's bank deduction limit.....				
		K658	NR	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....				
		K659	NO	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)				
a. Custodial bank deduction.....				
		K660	NR	11.a
b. Custodial bank deduction limit.....				
		K661	NR	11.b

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

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



## Schedule RC-O—Continued

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## 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	133,299	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	Number	14,277	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	96,070	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	Number	133	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	4,980	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....	F046	Number	286	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	0	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....	F048	Number	0	M.1.d.2.
2. Not applicable				
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT		RCON	FDIC Cert. No.	
A545		A545	00000	M.3.

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.

**Schedule RC-R**FFIEC 051  
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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		12,406	1.
2. Retained earnings.....	RCON		25,282	2.
3. Accumulated other comprehensive income (AOCI).....	RCOA		(568)	3.
	B530			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	0=No	RCOA		
	1=Yes	P838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOA			
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P839		0	4.
	P840		37,120	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841		131	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842		0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843		0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)(1).....	P844		(568)	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)(2).....	P845		0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846		0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847		0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848		0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849		NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258		0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850		0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851		0	11.
12. Subtotal (item 5 minus items 6 through 11).....	P852		37,557	12.

<sup>1</sup> 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.

<sup>2</sup> 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

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## 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	37,557	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	37,557	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. Allowance for loan and lease losses includable in tier 2 capital.....		5310	2,856	30.
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).....		Q257	0	31.
32. Tier 2 capital before deductions (sum of items 27 through 30, plus item 31).....		P870	2,856	32.
33. LESS: Tier 2 capital deductions.....		P872	0	33.
34. Tier 2 capital (greater of item 32 minus item 33, or zero).....		5311	2,856	34.
<b>Total Capital</b>				
35. Total capital (sum of items 26 and 34).....		3792	40,413	35.

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

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## Part I - Continued

Dollar Amounts in Thousands		RCOA	Amount	
<b>Total Assets for the Leverage Ratio</b>				
36. Average total consolidated assets.....		3368	333,767	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	131	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	333,636	39.
<b>Total Risk-Weighted Assets</b>				
40. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	252,667	40.
<b>Risk-Based Capital Ratios *</b>				
		RCOA	Percentage	
41. Common equity tier 1 capital ratio (item 19 divided by item 40).....		P793	14.8642%	41.
42. Tier 1 capital ratio (item 26 divided by item 40).....		7206	14.8642%	42.
43. Total capital ratio (item 35 divided by item 40).....		7205	15.9946%	43.
<b>Leverage Capital Ratios *</b>				
		RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39) .....		7204	11.2569%	44.
45. Not applicable				
<b>Capital Buffer *</b>				
		RCOA	Percentage	
46. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....		H311	7.9946%	46.
Institutions must complete items 47 and 48 if the amount in item 46 is less than or equal to the applicable minimum capital conservation buffer:				
		RCOA	Amount	
47. Eligible retained income .....		H313	NR	47.
48. Distributions and discretionary bonus payments during the quarter .....		H314	NR	48.

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



**Schedule RC-R—Continued**FFIEC 051  
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RC-31**Part II. Risk-Weighted Assets**

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
Allocation by Risk-Weight Category										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398
	9,667	0	4,571				5,096	0	0	0
	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400
	1,234	0	0	0	0		307	927	0	0
2. Securities: a. Held-to-maturity securities..... b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....										
	RCON JA21	RCON S402	RCON D967	RCON HJ76	RCON HJ77		RCON D968	RCON D969	RCON D970	RCON S403
	61,477	(765)	6,665	0	0		50,864	4,513	0	200
3. Federal funds sold and securities purchased under agreements to resell: a. Federal funds sold..... b. Securities purchased under agreements to resell.....	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411
	61		0				61	0	0	0
	RCON H171	RCON H172								
	0	0								
4. Loans and leases held for sale: a. Residential mortgage exposures..... b. High volatility commercial real estate exposures.....	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417	
	453	0	0				0	453	0	
	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421
	0	0	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

	Dollar Amounts in Thousands									
	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	0%	2%	4%	10%	20%	50%	100%	150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (5).....	RCON S423 0	RCON S424 0	RCON S425 0	RCON HJ78 0	RCON HJ79 0	RCON S426 0	RCON S427 0	RCON S428 0	RCON S429 0	4.c.
	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81	RCON S434	RCON S435	RCON S436	RCON S437	4.d.
d. All other exposures.....	0	0	0	0	0	0	0	0	0	4.d.
5. Loans and leases held for investment:	RCON S439 69,448	RCON S440 0	RCON H178 0			RCON S441 0	RCON S442 53,897	RCON S443 15,551		5.a.
a. Residential mortgage exposures.....	RCON S445	RCON S446	RCON H179			RCON H180	RCON H181	RCON H182	RCON S447	5.a.
b. High volatility commercial real estate exposures.....	1,590	0	0			0	0	0	1,590	5.b.
c. Exposures past due 90 days or more or on nonaccrual (6).....	RCON S449 920	RCON S450 0	RCON S451 0	RCON HJ82 0	RCON HJ83 0	RCON S452 0	RCON S453 0	RCON S454 0	RCON S455 920	5.c.
	RCON S457 170,974	RCON S458 0	RCON S459 0	RCON HJ84 0	RCON HJ85 0	RCON S460 0	RCON S461 0	RCON S462 170,974	RCON S463 0	5.d.
d. All other exposures.....	RCON S464	RCON S465	RCON S466							5.d.
6. LESS: Allowance for loan and lease losses.....	2,856	RCON S467 2,856								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 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.

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Part II—Continued

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

8 Column K - 250% risk weight currently is not applicable to institutions that file the FFIEC 051.

9 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.

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.



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	Allocation by Risk-Weight Category									
	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Amount	(Column D) Amount	(Column E) Amount	(Column F) Amount	(Column G) Amount	(Column H) Amount	(Column I) Amount	(Column J) Amount
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCON D976 0	RCON S466 0	RCON D977 0	RCON HJ85 0	RCON HJ87 0	RCON D978 0	RCON D979 0	RCON D980 0	RCON S467 0	7.
8. All other assets (11).....	RCON D981 21,183	RCON S469 131	RCON D982 0	RCON HJ88 0	RCON HJ89 0	RCON D983 2,427	RCON D984 0	RCON D985 18,625	RCON H185 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

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## Part II—Continued

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

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.

13 Column K - 250% risk weight currently is not applicable to institutions that file the FFIEC 051.

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

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Part II—Continued

(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q)	(Column T)	(Column U)
		Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology	
		(Exposure Amount)		
Amount	Amount	1250% Amount	SSFA (15) Amount	Gross-Up Amount
RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
0	0	0	0	0
RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
0	0	0	0	0
RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
0	0	0	0	0
RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
0	0	0	0	0
RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
0	0	0	0	0

(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
		0%	2%	4%	10%	20%	50%	100%	150%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503	
334,151	(3,490)	11,236	0	0		58,755	59,790	205,150	2,710	
11.										

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
Allocation by Risk-Weight Category							
250% (17)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H500
	0	0	0			0	0
11. Total balance sheet assets (16).....							

15 Simplified Supervisory Formula Approach.

16 For each of columns A through R of item 11, report 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 currently is not applicable to institutions that file the FFIEC 051.

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Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (18)	(Column B) Credit Equivalent Amount (19)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
12. Financial standby letters of credit.....	RCON D991		RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511
	1,392	1.0	1,392	0	0	0		0	0	1,392	0
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512
	0	0.5	0	0				0	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	RCON G611	RCON S513
	0	0.2	0	0	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	RCON G617	RCON S514
	0	1.0	0	0				0	0	0	0



Schedule RC-R—Continued

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Part II—Continued

(Column A) Face, Notional, or Other Amount		CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
Amount	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Allocation by Risk-Weight Category											
0%											
RCON S515	RCON S516	RCON S517	RCON S518	RCON S519							
12,178	12,178	11,764	0	0							
RCON G618	RCON G619	RCON G620									
0	0	0									
RCON S525	RCON S526	RCON S527	RCON HJ96	RCON HJ97							
0	0	0	0	0							
RCON G624	RCON G625	RCON G626	RCON HJ98	RCON HJ99							
0	0	0	0	0							
RCON S540	RCON S541										
10,511	0										
RCON S542	RCON S543	RCON S544	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548		
0	0	0	0	0	0	0	0	0	0		
RCON S549	RCON S550	RCON S551	RCON S552								
0	0	0	0								
RCON H191	RCON H193										
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

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(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
Dollar Amounts in Thousands				
16. Repo-style transactions (26).....				
17. All other off-balance sheet liabilities.....				
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				
a. Original maturity of one year or less.....				
b. Original maturity exceeding one year .....				
19. Unconditionally cancelable commitments .....				
20. Over-the-counter derivatives .....				
21. Centrally cleared derivatives .....				
22. Unsettled transactions (failed trades) (27).....				

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

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

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



Schedule RC-R—Continued

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Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	RCON G630	RCON S558						
	23,000	0	0	0	58,755	59,790	206,956	2,710
	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
24. Risk weight factor .....								
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	11,751	29,895	206,956	4,065





Schedule RC-R—Continued

Part II—Continued

Memoranda

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

2. Notional principal amounts of over-the-counter derivative contracts:	Dollar Amounts in Thousands		
	With a remaining maturity of		
	(Column A) One year or less		(Column B) Over one year through five years
	RCON	Amount	RCON
a. Interest rate .....			
b. Foreign exchange rate and gold .....			
c. Credit (investment grade reference asset) .....			
d. Credit (non-investment grade reference asset) .....			
e. Equity .....			
f. Precious metals (except gold) .....			
g. Other .....			
3. Notional principal amounts of centrally cleared derivative contracts:			
a. Interest rate .....			
b. Foreign exchange rate and gold .....			
c. Credit (investment grade reference asset) .....			
d. Credit (non-investment grade reference asset) .....			
e. Equity .....			
f. Precious metals (except gold) .....			
g. Other .....			

## Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

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