

Federal Financial Institutions Examination Council

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

Report at the close of business June 30, 2020

(20200630)

(RCON 9999)

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

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

This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051, and those banks that are advanced approaches institutions for regulatory capital purpose that are required to file the FFIEC 031.

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

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

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

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

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

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

University Bank

Legal Title of Bank (RSSD 9017)

Ann Arbor

City (RSSD 9130)

MI

48104

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

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

FDIC Certificate Number

14587

(RSSD 9050)

The estimated average burden associated with this information collection is 51.02 hours per respondent and is expected to vary by institution, depending on individual circumstances.

Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following:

Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Michael Yeager

Name (TEXT C490)

EVP, Chief Financial Officer

Title (TEXT C491)

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(734) 372-9268

Area Code/Phone Number/Extension (TEXT C493)

(734) 741-5859

Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

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Assistant Controller

Title (TEXT C496)

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Area Code/FAX Number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

Stephen Lange Ranzini

Name (TEXT FT42)

ranzini@university-bank.com

E-mail Address (TEXT FT44)

(734) 741-5858 Ext. 9226

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(734) 741-5859

Area Code/FAX Number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Stephen Lange Ranzini

Name (TEXT C366)

CEO, President

Title (TEXT C367)

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Secondary Contact

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COO & EVP

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Area Code/Phone Number/Extension (TEXT C374)

(734) 741-5859

Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact

Stacy Shepanski

Name (TEXT C437)

VP, BSA/AML/OFAC Officer

Title (TEXT C438)

sshepanski@university-bank.com

E-mail Address (TEXT C439)

(734) 741-5858 Ext. 9222

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Paula Boegner

Name (TEXT C442)

VP, Senior BSA Officer & Deposit Ops

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CAO & EVP

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Area Code/Phone Number/Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/Phone Number/Extension (TEXT C878)

University Bank

Legal Title of Bank

Ann Arbor

City

MI 48104

State Zip Code

FDIC Certificate Number: 14587

**Consolidated Report of Income
for the period January 1, 2020 – June 30, 2020****Schedule RI—Income Statement**

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties	4435		3,645	1.a.1.a
(b) All other loans secured by real estate	4436		1,744	1.a.1.b
(2) Commercial and industrial loans	4012		121	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards	B485		2	1.a.3.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486		18	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		5,530	1.a.6
b. Income from lease financing receivables	4065		0	1.b
c. Interest income on balances due from depository institutions (2)	4115		191	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		0	1.d.1
(2) Mortgage-backed securities	B489		181	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060		0	1.d.3
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020		0	1.f
g. Other interest income	4518		300	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107		6,202	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		1	2.a.1
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs)	0093		68	2.a.2.a
(b) Time deposits of \$250,000 or less	HK03		10	2.a.2.b
(c) Time deposits of more than \$250,000	HK04		10	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180		0	2.b
c. Interest on trading liabilities and other borrowed money	4185		44	2.c
d. Interest on subordinated notes and debentures	4200		0	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		133	2.e

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Amount		
3. Net interest income (item 1.h minus 2.e)			4074	6,069 3
4. Provision for loan and lease losses(1)			JJ33	3,919 4
5. Noninterest income:				
a. Income from fiduciary activities (2)	4070	0		5.a
b. Service charges on deposit accounts	4080	8		5.b
c. Trading revenue (3)	A220	0		5.c
d. (1) Fees and commissions from securities brokerage	C886	0		5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888	0		5.d.2
(3) Fees and commissions from annuity sales	C887	0		5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386	0		5.d.4
(5) Income from other insurance activities	C387	581		5.d.5
e. Venture capital revenue	B491	0		5.e
f. Net servicing fees	B492	10,353		5.f
g. Net securitization income	B493	5,444		5.g
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	36,424		5.i
j. Net gains (losses) on sales of other real estate owned	5415	0		5.j
k. Net gains (losses) on sales of other assets (4)	B496	-84		5.k
l. Other noninterest income*	B497	21		5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079	52,747 5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0 6.a
b. Realized gains (losses) on available-for-sale securities			3196	0 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	31,604		7.a
b. Expenses of premises and fixed assets (net of rental income)				
(excluding salaries and employee benefits and mortgage interest)	4217	1,507		7.b
c. (1) Goodwill impairment losses	C216	0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	25		7.c.2
d. Other noninterest expense*	4092	9,927		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	43,063 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	11,834 8.a
b. Unrealized holding gains(losses) on equity securities not held for trading(5)			HT70	N/A 8.b
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)			4301	11,834 8.c
9. Applicable income taxes (on item 8.c)			4302	2,485 9
10. Income (loss) before discontinued operations (item 8.c minus item 9)			4300	9,349 10
11. Discontinued operations, net of applicable income taxes*			FT28	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104	9,349 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	730 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	8,619 14

* Describe on Schedule RI-E—Explanations.

- (1) Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses on all financial assets that fall within the scope of the standard.
- (2) 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.
- (3) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
- (4) Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
- (5) Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513	0	M.1
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets(1)				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431	N/A	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)		4313	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507	0	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			Number	
		4150	478	M.5
Memorandum item 6 is to be completed by: (1)				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024	0	M.6
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions)(2)		RIAD	Date	
		9106	00000000	M.7
8. Not applicable				
Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.(1)				
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			Amount	
a. Net gains (losses) on credit derivatives held for trading		C889	N/A	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890	N/A	M.9.b
Memorandum item 10 is to be completed by banks with \$300 million or more in total assets:(1)				
10. Credit losses on derivatives (see instructions)		A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		RIAD	YES / NO	
		A530	NO	M.11
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))		F228	N/A	M.12

(1) The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2019, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.

Schedule RI—Continued

Memoranda — Continued

Memoranda — Continued	Dollar Amounts in Thousands	Year-to-date	
		RIAD	Amount
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets		F551	3,802
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	0
b. Net gains (losses) on liabilities		F553	0
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	0
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)(1)		J321	0
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets(2) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use		H032	N/A
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use		H033	N/A
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use		H034	N/A
d. All other service charges on deposit accounts		H035	N/A

(1) Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

(2) The \$1 billion asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217	29,498	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	29,498	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340	8,619	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509	0	5
6. Treasury stock transactions, net		B510	0	6
7. Changes incident to business combinations, net		4356	0	7
8. LESS: Cash dividends declared on preferred stock		4470	0	8
9. LESS: Cash dividends declared on common stock		4460	0	9
10. Other comprehensive income(1)		B511	-3	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	38,114	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 Allowances for Credit Losses

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

		(Column A) Charge-offs(1)		(Column B) Recoveries		
		Calendar year-to-date				
Dollar Amounts in Thousands		RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans		C891	37	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	1	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens		C234	0	C217	41	1.c.2.a
(b) Secured by junior liens		C235	0	C218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties		3588	0	3589	0	1.d
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties		C895	0	C896	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties		C897	0	C898	0	1.e.2
2. and 3. Not applicable						
4. Commercial and industrial loans		4638	0	4608	0	4
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards		B514	0	B515	0	5.a
b. Automobile Loans		K129	0	K133	0	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)		K205	0	K206	1	5.c
6. Not applicable						
7. All other loans (2)		4644	0	4628	0	7
8. Lease financing receivables		4266	0	4267	0	8
9. Total (sum of items 1 through 8)		4635	37	4605	43	9

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

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

Schedule RI-B—Continued

Memoranda

Dollar Amounts in Thousands

Memoranda	(Column A) Charge-offs(1)				(Column B) Recoveries	
	Calendar Year-to-date					
	RIAD	Amount	RIAD	Amount		
Dollar Amounts in Thousands						
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above	5409	0	5410	0	M.1	
2. Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets:(2)						
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above)	4652	0	4662	0	M.2.a	
b. Not applicable						
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4 above)	4646	0	4618	0	M.2.c	
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above)	F185	0	F187	0	M.2.d	
Memorandum item 3 is to be completed by:(2)						
• banks with \$300 million or more in total assets, and						
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:						
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	
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.						
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)(3)	C388			N/A	M.4	

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

(2) The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.

(3) Institutions that have adopted ASU-2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).

Schedule RI-B-Continued

Part II. Changes in Allowances for Credit Losses(1)

Dollar Amounts in Thousands

	(Column A) Loans and Leases Held for Investment		(Column B) Held-to- Maturity Debit Securities(2)		(Column C) Available-for- Sale Debit Securities(2)		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	638	JH88	N/A	JH94	N/A	1
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	43	JH89	N/A	JH95	N/A	2
3. LESS: Charge-offs (column A must equal part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)	C079	37	JH92	N/A	JH98	N/A	3
4. LESS: Write-downs arising from transfers of financial assets(3)	5523	0	JJ00	N/A	JJ01	N/A	4
5. Provisions for credit losses(4, 5)	4230	3,919	JH90	N/A	JH96	N/A	5
6. Adjustments* (see instructions for this schedule)	C233	0	JH91	N/A	JH97	N/A	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)	3123	4,563	JH93	N/A	JH99	N/A	7

* Describe on Schedule RI-E—Explanations.

(1) Institutions that have not adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.

(2) Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.

(3) Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

(4) Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.

(5) For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule RI-B, Part II, Memorandum item 5, below, must equal Schedule RI, item 4.

Dollar Amounts in Thousands

	RIAD	Amount	
Memoranda			
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above	C435	0	M.1
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges(1)	C390	N/A	M.3
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, column A, above)(2)	C781	0	M.4
5. Provisions for credit losses on other financial assets measured at amortized cost(not included in item 5, above)(3)	JJ02	N/A	M.5
6. Allowance for credit losses on other financial assets measured at amortized cost(not included in item 7, above)(3)	RCON	Amount	
	JJ03	N/A	M.6

(1) Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

(2) Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.

(3) Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

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

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses(1)

Schedule RI-C. Part I, is to be completed by institutions with \$1 billion or more in total assets.(2)

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

(1) Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.

(2) The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

(3) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

(4) The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I,

Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-C Continued

Part II. Disaggregated Data on the Allowances for Credit Losses(1)

Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.(2)

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance	
	RCON	Amount	RCON	Amount
Loans and Leases Held for Investment:				
1. Real estate loans:				
a. Construction loans	JJ04	N/A	JJ12	N/A
b. Commercial real estate loans	JJ05	N/A	JJ13	N/A
c. Residential real estate loans	JJ06	N/A	JJ14	N/A
2. Commercial loans(3)	JJ07	N/A	JJ15	N/A
3. Credit cards	JJ08	N/A	JJ16	N/A
4. Other consumer loans	JJ09	N/A	JJ17	N/A
5. Unallocated, if any			JJ18	N/A
6. Total (sum of items 1.a through 5)(4)	JJ11	N/A	JJ19	N/A

Dollar Amounts in Thousands	Allowance Balance	
	RCON	Amount
Held-to-Maturity Securities:		
7. Securities issued by states and political subdivisions in the U.S.	JJ20	N/A
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	N/A
9. Asset-backed securities and structured financial products	JJ23	N/A
10. Other debt securities	JJ24	N/A
11. Total (sum of items 7 through 10)(5)	JJ25	N/A

(1) Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.

(2) The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

(3) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C, Part II.

(4) Item 6, column B, must equal Schedule RC, item 4.c.

(5) Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

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

Dollar Amounts in Thousands				Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.I:						
a.	Income and fees from the printing and sale of checks			C013	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance			C014	0	1.b
c.	Income and fees from automated teller machines (ATMs)			C016	0	1.c
d.	Rent and other income from other real estate owned			4042	0	1.d
e.	Safe deposit box rent			C015	0	1.e
f.	Bank card and credit card interchange fees			F555	0	1.f
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts			T047	0	1.g
TEXT						
h.	4461			4461	0	1.h
i.	4462			4462	0	1.i
j.	4463			4463	0	1.j
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:						
a.	Data processing expenses			C017	1,624	2.a
b.	Advertising and marketing expenses			0497	0	2.b
c.	Directors' fees			4136	0	2.c
d.	Printing, stationery, and supplies			C018	0	2.d
e.	Postage			8403	0	2.e
f.	Legal fees and expenses			4141	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	0	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
TEXT						
n.	4464			4464	0	2.n
o.	4467			4467	0	2.o
p.	4468			4468	0	2.p
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)						
(itemize and describe each discontinued operation):						
TEXT						
a.(1)	FT29			FT29	0	3.a.1
(2)	Applicable income tax effect	FT30	0			3.a.2
b.(1)	FT31			FT31	0	3.b.1
(2)	Applicable income tax effect	FT32	0			3.b.2

Dollar Amounts in Thousands

		Year-to-date	
		RIAD	Amount
Dollar Amounts in Thousands			
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.	Effect of adoption of current expected credit losses methodology - ASU 2016-13(1, 2)	JJ26	N/A
b.	Effect of adoption of lease accounting standard - ASC Topic 842	KW17	N/A
TEXT			
c.	B526	B526	0
TEXT			
d.	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):			
TEXT			
a.	4498	4498	0
b.	4499	4499	0
6. Adjustments to allowances for credit losses(3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):			
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13(1)	JJ27	N/A
b.	Effect of adoption of current expected credit losses methodology on allowance for credit losses (1, 2)	JJ28	N/A
TEXT			
c.	4521	4521	0
d.	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

Other explanations (please type or print clearly; 750 character limit):

TEXT (75 characters per line)

[illegible]

- (1) Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.
- (2) An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.
- (3) Institutions that have not adopted ASU 2016-13 should report adjustments to the allowance for loan and lease losses in items 6.c and 6.d, if applicable.

University Bank

Legal Title of Bank

Ann Arbor

City

MI**48104**

State

Zip Code

FDIC Certificate Number: 14587

**Consolidated Report of Condition for Insured Banks
and Savings Associations for June 30, 2020**

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				RC0N	Amount	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin(1)				0081	506	1.a
b. Interest-bearing balances(2)				0071	191,107	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)(3)				JJ34	7,073	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	335	2.b
c. Equity securities with readily determinable fair values not held for trading(4)				JA22	N/A	2.c
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold				B987	0	3.a
b. Securities purchased under agreements to resell(5, 6)				B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	191,508	4.a
b. Loans and leases held for investment			B528 106,073			4.b
c. LESS: Allowance for loan and lease losses			3123 4,563			4.c
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)(7)				B529	101,510	4.d
5. Trading assets (from Schedule RC-D)				3545	0	5
6. Premises and fixed assets (including capitalized leases)				2145	12,567	6
7. Other real estate owned (from Schedule RC-M)				2150	0	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	13,376	10
11. Other assets (from Schedule RC-F)(6)				2160	22,125	11
12. Total assets (sum of items 1 through 11)				2170	540,107	12

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

(2) Includes time certificates of deposit not held for trading.

(3) Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

(4) 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.

(5) Includes all securities resale agreements, regardless of maturity.

(6) Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

(7) Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

Schedule RC - Continued

Dollar Amounts in Thousands			RCN	Amount	
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	452,511	13.a
(1) Noninterest-bearing(8)	6631	440,057			13.a.1
(2) Interest-bearing	6636	12,454			13.a.2
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased(9)			B993	0	14.a
b. Securities sold under agreements to repurchase(10)			B995	0	14.b
15. Trading liabilities (from Schedule RC-D)			3548	0	15
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)			3190	5,542	16
17. and 18. Not applicable					
19. Subordinated notes and debentures(11)			3200	0	19

(8) Includes noninterest-bearing demand, time, and savings deposits.

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

(10) Includes all securities repurchase agreements, regardless of maturity.

(11) Includes limited-life preferred stock and related surplus.

University Bank

Legal Title of Bank

FDIC Certificate Number: 14587

FFIEC 041

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RC-2

Schedule RC - Continued

Dollar Amounts in Thousands		RCON	Amount	
Liabilities—continued				
20. Other liabilities (from Schedule RC-G)		2930	39,842	20
21. Total liabilities (sum of items 13 through 20)		2948	497,895	21
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus		3838	0	23
24. Common stock		3230	200	24
25. Surplus (exclude all surplus related to preferred stock)		3839	8,492	25
26. a. Retained earnings		3632	29,420	26.a
b. Accumulated other comprehensive income(1)		B530	2	26.b
c. Other equity capital components (2)		A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)		3210	38,114	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries		3000	4,098	27.b
28. Total equity capital (sum of items 27.a and 27.b)		G105	42,212	28
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	540,107	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 2019 _____

RCON	Number
6724	N/A

M.1

1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution

1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution

2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

3 = This number is not to be used

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	MMDD
8678	N/A

M.2

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

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

Schedule RC-A—Cash and Balances Due from Depository Institutions

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

Exclude assets held for trading.

Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:				
a. Cash items in process of collection and unposted debits		0020	0	1.a
b. Currency and coin		0080	164	1.b
2. Balances due from depository institutions in the U.S.		0082	2,963	2
3. Balances due from banks in foreign countries and foreign central banks		0070	0	3
4. Balances due from Federal Reserve Banks		0090	188,486	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		0010	191,613	5

(1) The \$300 million asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities)(1)									
	HT50	0	HT51	0	HT52	0	HT53	0	2
3. Securities issued by states and political subdivisions in the U.S.									
	8496	0	8497	0	8498	0	8499	0	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 Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	2	G303	2	4.a.1
(2) Issued by FNMA and FHLMC	G304	7,073	G305	7,318	G306	323	G307	325	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G312	0	G313	0	G314	8	G315	8	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA,FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	0	K153	0	4.c.2.a
(b). All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
b. 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)(4)	1754	7,073	1771	7,318	1772	333	1773	335	8

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

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

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

(4) For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

Schedule RC-B—Continued**Memoranda**

	Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities(1)_____		0416	7,400	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		0	M.2.a.1
(2) Over three months through 12 months_____	A550		327	M.2.a.2
(3) Over one year through three years_____	A551		0	M.2.a.3
(4) Over three years through five years_____	A552		0	M.2.a.4
(5) Over five years through 15 years_____	A553		0	M.2.a.5
(6) Over 15 years_____	A554		7,073	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)				
(1) Three months or less_____	A555		0	M.2.b.1
(2) Over three months through 12 months_____	A556		0	M.2.b.2
(3) Over one year through three years_____	A557		0	M.2.b.3
(4) Over three years through five years_____	A558		0	M.2.b.4
(5) Over five years through 15 years_____	A559		0	M.2.b.5
(6) Over 15 years_____	A560		0	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:(6)				
(1) Three years or less_____	A561		8	M.2.c.1
(2) Over three years_____	A562		0	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)_____	A248		0	M.2.d
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)_____	1778		0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost_____	8782		0	M.4.a
b. Fair value_____	8783		0	M.4.b

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.(1)									
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	N/A	B839	N/A	B840	N/A	B841	N/A	M.5.a
b. Home equity lines	B842	N/A	B843	N/A	B844	N/A	B845	N/A	M.5.b
c. Automobile loans	B846	N/A	B847	N/A	B848	N/A	B849	N/A	M.5.c
d. Other consumer loans	B850	N/A	B851	N/A	B852	N/A	B853	N/A	M.5.d
e. Commercial and industrial loans	B854	N/A	B855	N/A	B856	N/A	B857	N/A	M.5.e
f. Other	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.f
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, items 5.b):									
a. Trust preferred securities issued by financial institutions	G348	N/A	G349	N/A	G350	N/A	G351	N/A	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	N/A	G353	N/A	G354	N/A	G355	N/A	M.6.b
c. Corporate and similar loans	G356	N/A	G357	N/A	G358	N/A	G359	N/A	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	N/A	G361	N/A	G362	N/A	G363	N/A	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	N/A	G365	N/A	G366	N/A	G367	N/A	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	N/A	G369	N/A	G370	N/A	G371	N/A	M.6.f
g. Other collateral or reference assets	G372	N/A	G373	N/A	G374	N/A	G375	N/A	M.6.g

(1) The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables**Part I. Loans and Leases**

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.(1) Report

- (1) loans and leases held for sale at the lower of cost or fair value,
(2) loans and leases held for investment, net of unearned income, and
(3) loans and leases accounted for at fair value under a fair value option.
Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(2)		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			F158	7,888	1.a.1
(2) Other construction loans and all land development and other land loans			F159	2,242	1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	0	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			1797	2,015	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	219,004	1.c.2.a
(b) Secured by junior liens			5368	4,639	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	381	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	20,157	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	24,857	1.e.2
2. Loans to depository institutions and acceptances of other banks			1288	0	2
a. To commercial banks in the U.S.	B531	0			2.a
b. To other depository institutions in the U.S.	B534	0			2.b
c. To banks in foreign countries:	B535	0			2.c
3. Loans to finance agricultural production and other loans to farmers			1590	0	3
4. Commercial and industrial loans			1766	13,682	4
a. To U.S. addressees (domicile)	1763	13,682			4.a
b. To non-U.S. addressees (domicile)	1764	0			4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			B538	67	6.a
b. Other revolving credit plans			B539	0	6.b
c. Automobile Loans			K137	4	6.c
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)			K207	150	6.d
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	0	8

(1) Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

(2) The \$300 million asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)		(Column B) To Be Completed by All Banks	
	RCON	Amount	RCON	Amount
9. Loans to nondepository financial institutions and other loans:				
a. Loans to nondepository financial institutions			J454	0
b. Other loans			J464	2,495
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545	2,495		
(2) All other loans (exclude consumer loans)	J451	0		
10. Lease financing receivables (net of unearned income)			2165	0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0		
b. All other leases	F163	0		
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	0
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	297,581

Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):				
a.Construction, land development, and other land loans:				
(1)1 - 4 family residential construction loans	K158	0		M.1.a.1
(2)Other construction loans and all land development and other land loans	K159	0		M.1.a.2
b. Loans secured by 1-4 family residential properties	F576	788		M.1.b
c. Secured by multifamily (5 or more) residential properties	K160	0		M.1.c
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	0		M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	0		M.1.d.2
e. Commercial and Industrial loans:	K256	0		M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (1) (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):				
(1) To U.S.addressees (domicile)	K163	0		M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	0		M.1.e.2
f. All other loans(include loans to individuals for household, family, and other personal expenditures)	K165	2		M.1.f
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms(sum of Memorandum items 1.a through 1.e plus 1.f):				
(1) Loans secured by farmland	K166	0		M.1.f.(1)
(2) and (3) Not applicable				

(1) The \$300 million asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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

		Dollar Amounts in Thousands		RCN	Amount	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit Cards	K098		0			M.1.f.4(a)
(b) Automobile Loans	K203		0			M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204		0			M.1.f.4(c)
<i>Memorandum item 1.f.(5) is to be completed by(1):</i>						
- Banks with \$300 million or more in total assets						
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans						
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above	K168		0			M.1.f.(5)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f)				HK25	790	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:(2,3)						
(1) Three months or less	A564		193,685			M.2.a.1
(2) Over three months through 12 months	A565		2,566			M.2.a.2
(3) Over one year through three years	A566		2,932			M.2.a.3
(4) Over three years through five years	A567		1,442			M.2.a.4
(5) Over five years through 15 years	A568		8,419			M.2.a.5
(6) Over 15 years	A569		5,900			M.2.a.6
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:(2,4)						
(1) Three months or less	A570		8,284			M.2.b.1
(2) Over three months through 12 months	A571		10,190			M.2.b.2
(3) Over one year through three years	A572		16,662			M.2.b.3
(4) Over three years through five years	A573		15,645			M.2.b.4
(5) Over five years through 15 years	A574		10,088			M.2.b.5
(6) Over 15 years	A575		17,333			M.2.b.6
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247		9,176			M.2.c

(1) The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.

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

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

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

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

	Dollar Amounts in Thousands	RCN	Amount	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B(1)		2746	2,002	M.3
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)		5370	14,368	M.4
5. To be completed by banks with \$300 million or more in total assets:(2) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B)		B837	0	M.5
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a.		C391	N/A	M.6
Memorandum items 7.a, 7.b and 8.a are to be completed by all banks semiannually in the June and December reports only.(3)				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance		C779	0	M.7.a
b. Amount included in Schedule RC-C, Part I, items 1 through 9		C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))		F230	0	M.8.a
Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential exceeded properties(as reported in Schedule RC-C, Part I, Memorandum item 8.a.)as of December 31, 2019, that the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties		F231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above		F232	N/A	M.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		F577	0	M.9
10. and 11. Not applicable				

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

(2) The \$300 million asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

(3) Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

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

	(Column A) Fair value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of of Contractual Cash Flows Not Expected to be Collected		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:(1)							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d
Dollar Amounts in Thousands	RCON	Amount					
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of total (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2019.</i>							
13. Construction, land development, and other land loans with interest reserves:							
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B)	G376	N/A	M.13.a				
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(b))	RIAD		M.13.b				
	G377	N/A	M.13.b				
<i>Memorandum item 14 is to be completed by all banks.</i>	RCON						
14. Pledged loans and leases	G378	36,526	M.14				
<i>Memorandum item 15 is to be completed for the December report only.</i>							
15. Reverse mortgages:							
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Amount					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	N/A	M.15.a.1				
(2) Proprietary reverse mortgages	J467	N/A	M.15.a.2				
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:	RCON	Number					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	N/A	M.15.b.1				
(2) Proprietary reverse mortgages	J469	N/A	M.15.b.2				
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Amount					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	N/A	M.15.c.1				
(2) Proprietary reverse mortgages	J471	N/A	M.15.c.2				

(1) Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands		RCON	Amount	
16. Not applicable Amounts reported in Memorandum item 17.a and 17.b will not be made available to the public on an individual institution basis.				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			Number	
a. Number of Section 4013 loans outstanding		LG24	45	M.17.a
b. Outstanding balance of Section 4013 loans			Amount	
		LG25	14,216	M.17.b

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, (1) have original amounts of \$ 100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.") _____

RCON	YES / NO
6999	NO

1

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

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

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

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

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.) _____

Number of Loans	
RCON	Number
5562	N/A
5563	N/A

2.a

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

2.b

	(Column A)		(Column B)	
	Number of Loans		Amount Currently Outstanding	
Dollar Amounts in Thousands	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	10	5565	665
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	37	5567	5,129
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	56	5569	22,426
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	95	5571	3,109
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	28	5573	3,592
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	13	5575	5,348

3.a

3.b

3.c

4.a

4.b

4.c

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

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

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

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

"Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C,

part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in

both of these two loan categories, place an "X" in the box marked "NO.")

RCN	YES / NO
6860	NO

5

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

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

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

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

Schedule RC-C, Part I, loan categories:

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

b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)

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

6.a

6.b

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

University Bank

Legal Title of Bank

FDIC Certificate Number: 14587

FFIEC 041
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Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands		RCN	Amount	
Assets				
1. U.S. Treasury securities _____	3531	0		1
2. U.S. Government agency obligations (exclude mortgage-backed securities) _____	3532	0		2
3. Securities issued by states and political subdivisions in the U.S. _____	3533	0		3
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____	G379	0		4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)(include CMOs, REMICs, and stripped MBS) _____	G380	0		4.b
c. All other residential MBS _____	G381	0		4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) _____	K197	0		4.d
e. All other commercial MBS _____	K198	0		4.e
5. Other debt securities				
a. Structured financial products _____	HT62	0		5.a
b. All other debt securities _____	G386	0		5.b
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties _____	HT63	0		6.a.1
(2) All other loans secured by real estate _____	HT64	0		6.a.2
b. Commercial and industrial loans _____	F614	0		6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): _____	HT65	0		6.c
d. Other loans _____	F618	0		6.d
7. and 8. Not applicable				
9. Other trading assets _____	3541	0		9
10. Not applicable				
11. Derivatives with a positive fair value _____	3543	0		11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) _____	3545	0		12
Liabilities				
13. a. Liability for short positions _____	3546	0		13.a
b. Other trading liabilities _____	F624	0		13.b
14. Derivatives with a negative fair value _____	3547	0		14
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15) _____	3548	0		15

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

Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties		HT66	0	M.1.a.1
(2) All other loans secured by real estate		HT67	0	M.1.a.2
b. Commercial and industrial loans		F632	0	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)		HT68	0	M.1.c
d. Other loans		F636	0	M.1.d

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits(1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:						
1. Individuals, partnerships, and corporations	B549	443,300			B550	9,211
2. U.S. Government	2202	0			2520	0
3. States and political subdivisions in the U.S.	2203	0			2530	0
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	0
5. Banks in foreign countries	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	443,300	2210	440,057	2385	9,211

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	0	M.1.a
b. Total brokered deposits		2365	0	M.1.b
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)(2)		HK05	0	M.1.c.
d. Maturity data for brokered deposits:				
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)		HK06	0	M.1.d.1
(2) Not applicable				
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)		K220	0	M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)		5590	N/A	M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits		K223	0	M.1.f
g. Total reciprocal deposits		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 limits in effect on the report date.

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

	Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	6810		6,918	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		440	M.2.a.2
b. Total time deposits of less than \$100,000	6648		497	M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473		1,018	M.2.c
d. Total time deposits of more than \$250,000	J474		338	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233		0	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		22	M.3.a.1
(2) Over three months through 12 months	HK08		448	M.3.a.2
(3) Over one year through three years	HK09		744	M.3.a.3
(4) Over three years	HK10		300	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		470	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		0	M.4.a.1
(2) Over three months through 12 months	HK13		0	M.4.a.2
(3) Over one year through three years	HK14		0	M.4.a.3
(4) Over three years	HK15		338	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		0	M.4.b
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	YES / NO		
	P752	YES		M.5

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets(5) that answered "Yes" to Memorandum item 5 above.

	Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753		N/A	M.6.a
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754		N/A	M.6.b

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- (3) Report both fixed and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- (5) The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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

Dollar Amounts in Thousands		RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):				
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):				
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use_____		P756	N/A	M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations_____		P757	N/A	M.7.a.2
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):				
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use_____		P758	N/A	M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations_____		P759	N/A	M.7.b.2

Schedule RC-F—Other Assets(1)

Dollar Amounts in Thousands				RCON	Amount	
1. Accrued interest receivable(2)				B556	387	1
2. Net deferred tax assets(3)				2148	0	2
3. Interest-only strips receivable (not in the form of a security)(4)				HT80	0	3
4. Equity investments without readily determinable fair values(5)				1752	1,113	4
5. Life insurance assets						
a. General account life insurance assets				K201	0	5.a
b. Separate account life insurance assets				K202	0	5.b
c. Hybrid account life insurance assets				K270	0	5.c
6. All other assets						
(itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)				2168	20,625	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	10,554				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	3549	0				6.h
i. 3550	3550	0				6.i
j. 3551	3551	0				6.j
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160	22,125	7

- (1) Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
- (2) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.
- (3) See discussion of deferred income taxes in Glossary entry on "income taxes".
- (4) 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.
- (5) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCON	Amount	
1. a. Interest accrued and unpaid on deposits(1)				3645	3	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				3646	11,994	1.b
2. Net deferred tax liabilities(2)				3049	2,572	2
3. Allowance for credit losses on off-balance sheet credit exposures(3)				B557	0	3
4. All other liabilities						
(itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)				2938	25,273	4
a. Accounts payable	3066	0				4.a
b. Deferred compensation liabilities	C011	0				4.b
c. Dividends declared but not yet payable	2932	0				4.c
d. Derivatives with a negative fair value held for purposes other than trading	C012	0				4.d
e. Operating lease liabilities	LB56	0				4.e
TEXT						
f. 3552 A/P Refi's	3552	16,621				4.f
g. 3553	3553	0				4.g
h. 3554	3554	0				4.h
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930	39,842	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."
- (3) Institutions that have adopted ASU 2016-13 should report in item 3 the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands		RCON	Amount	
Assets				
1. Interest-bearing balances due from depository institutions		3381	57,094	1
2. U.S. Treasury securities and U.S. Government agency obligations(2) (excluding mortgage-backed securities)		B558	0	2
3. Mortgage-backed securities(2)		B559	8,841	3
4. All other debt securities(2) and equity securities with readily determinable fair values not held for trading(3)		B560	0	4
5. Federal funds sold and securities purchased under agreements to resell		3365	0	5
6. Loans:				
a. Total loans		3360	288,214	6.a
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties		3465	228,979	6.b.1
(2) All other loans secured by real estate		3466	45,625	6.b.2
c. Commercial and industrial loans		3387	12,507	6.c
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards		B561	62	6.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	152	6.d.2
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes</i>				
7. Trading assets		3401	0	7
8. Lease financing receivables (net of unearned income)		3484	0	8
9. Total assets(4)		3368	388,693	9
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		3485	2,875	10
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs)		B563	6,811	11.a
b. Time deposits of \$250,000 or less		HK16	1,521	11.b
c. Time deposits of more than \$250,000		HK17	335	11.c
12. Federal funds purchased and securities sold under agreements to repurchase		3353	0	12
13. To be completed by banks with \$100 million or more in total assets:(5) Other borrowed money (includes mortgage indebtedness)		3355	3,011	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, 2019, Report of Condition.

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

Memorandum

Dollar Amounts in Thousands		RCON	Amount
<i>Memorandum item 1 is to be completed by:(2)</i> <ul style="list-style-type: none"><i>banks with \$300 million or more in total assets, and</i><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 1, item 3) exceeding 5 percent of total loans.</i>			
1. Loans to finance agricultural production and other loans to farmers		3386	0

M.1

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.

Schedule RC-L—Derivatives and Off-Balance-Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines		3814	2,667	1.a
<i>Item 1.a.(1) is to be completed for the December report only.</i>				
(1) Unused commitments for reverse mortgages outstanding that are held for investment (included in item 1.a above)		HT72	N/A	1.a.(1)
b. Credit card lines		3815	205	1.b
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines¹ (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>				
(1) Unused consumer credit card lines		J455	0	1.b.(1)
(2) Other unused credit card lines		J456	205	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1-4 family residential construction loan commitments		F164	10,627	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments		F165	2,949	1.c.1.b
(2) NOT secured by real estate		6550	0	1.c.2
d. Securities underwriting		3817	0	1.d
e. Other unused commitments:				
(1) Commercial and industrial loans		J457	2,481	1.e.(1)
(2) Loans to financial institutions		J458	0	1.e.(2)
(3) All other unused commitments		J459	1,812	1.e.(3)
2. Financial standby letters of credit		3819	0	2
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>				
a. Amount of financial standby letters of credit conveyed to others	3820	N/A		2.a
3. Performance standby letters of credit		3821	0	3
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>				
a. Amount of performance standby letters of credit conveyed to others	3822	N/A		3.a
4. Commercial and similar letters of credit		3411	0	4
5. Not applicable				
6. Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the customer is Indemnified against loss by the reporting bank)		3433	0	6.a.
b. Securities borrowed		3432	0	6.b.
7. Credit derivatives:				
a. Notional amounts:				
(1) Credit default swaps	RCON	Amount	RCON	Amount
(2) Total return swaps	C968	0	C969	0
(3) Credit options	C970	0	C971	0
(4) Other credit derivatives	C972	0	C973	0
	C974	0	C975	0

(1) The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2019, Report of Condition.

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Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
	RCON	Amount	RCON	Amount	
7.b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	0	7.b.(1)
(2) Gross negative fair value	C220	0	C222	0	7.b.(2)
7.c. Notional amounts by regulatory capital treatment:(1)	RCON	Amount			
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	G401	0			7.c.(1)(a)
(b) Purchased protection	G402	0			7.c.(1)(b)
(2) All other positions:					
(a) Sold protection	G403	0			7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0			7.c.(2)(c)

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

8. Not applicable	RCON	Amount	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	3430	0	9
a. Not applicable.			
b. Commitments to purchase when-issued securities	3434	0	9.b
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c
TEXT			
d. 3555	3555	0	9.d
e. 3556	3556	0	9.e
f. 3557	3557	0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	5591	0	10
TEXT			
a. Commitments to sell when-issued securities	3435	0	10.a
b. 5592	5592	0	10.b
c. 5593	5593	0	10.c
d. 5594	5594	0	10.d
e. 5595	5595	0	10.e

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b) and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

(2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

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Schedule RC-L—Continued

Dollar Amounts in Thousands		RCON	Amount	
<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

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators						
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	Amount	Amount	Amount	Amount		
a. Futures contracts	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0		12.a
b. Forward contracts	RCON 8697 377,033	RCON 8698 0	RCON 8699 0	RCON 8700 0		12.b
c. Exchange-traded option contracts:	RCON 8701	RCON 8702	RCON 8703	RCON 8704		
(1) Written options	0	0	0	0		12.c.1
(2) Purchased options	RCON 8705 0	RCON 8706 0	RCON 8707 0	RCON 8708 0		12.c.2
d. Over-the-counter option contracts:	RCON 8709	RCON 8710	RCON 8711	RCON 8712		
(1) Written options	381,189	0	0	0		12.d.1
(2) Purchased options	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0		12.d.2
e. Swaps	RCON 3450 0	RCON 3826 0	RCON 8719 0	RCON 8720 0		12.e
13. Total gross notional amount of derivative contracts held for trading	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0		13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON 8725 758,222	RCON 8726 0	RCON 8727 0	RCON 8728 0		14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589 0					14.a

Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Derivatives Position Indicators					
15. Gross fair values of derivative contracts:	Amount	Amount	Amount	Amount	Amount
a. Contracts held for trading:	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value	0	0	0	0	15.a.1
(2) Gross negative fair value	RCON 8737	RCON 8738	RCON 8739	RCON 8740	15.a.2
	0	0	0	0	
b. Contracts held for purposes other than trading:	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value	10,554	0	0	0	15.b.1
(2) Gross negative fair value	RCON 8745	RCON 8746	RCON 8747	RCON 8748	15.b.2
	1,301	0	0	0	

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

(1) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests		6164	480	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON 6165	Number 0		1.b
2. Intangible assets:				
a. Mortgage servicing assets		3164	12,357	2.a
(1) Estimated fair value of mortgage servicing assets	A590	12,357		2.a.1
b. Goodwill		3163	442	2.b
c. All other intangible assets		JF76	577	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)		2143	13,376	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	0	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	0	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	0	5.a.1.a
(b) Over one year through three years		F056	0	5.a.1.b
(c) Over three years through five years		F057	0	5.a.1.c
(d) Over five years		F058	0	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)(3)		2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)		F059	0	5.a.3
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of:(4)				
(a) One year or less		F060	0	5.b.1.a
(b) Over one year through three years		F061	1,587	5.b.1.b
(c) Over three years through five years		F062	0	5.b.1.c
(d) Over five years		F063	3,955	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	5,542	5.c

(1) Item 4 is to be completed only by insured state banks that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, and have been approved by the FDIC to hold grandfathered equity investments. See instructions for further detail on ASU 2016-01.

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

(3) Report both fixed and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

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

(5) Report both fixed and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

		Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?			B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities			RCON	Amount	
			B570	0	7
8. Internet web site addresses and physical office trade names:					
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet web site (home page), if any (Example: www.examplebank.com)					
TEXT 4087		http://www.university-bank.com			8.a
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)					
(1)	TE01 N528				8.b.1
(2)	TE02 N528				8.b.2
(3)	TE03 N528				8.b.3
(4)	TE04 N528				8.b.4
(5)	TE05 N528				8.b.5
(6)	TE06 N528				8.b.6
(7)	TE07 N528				8.b.7
(8)	TE08 N528				8.b.8
(9)	TE09 N528				8.b.9
(10)	TE10 N528				8.b.10
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:					
(1)	TE01 N529				8.c.1
(2)	TE02 N529				8.c.2
(3)	TE03 N529				8.c.3
(4)	TE04 N529				8.c.4
(5)	TE05 N529				8.c.5
(6)	TE06 N529				8.c.6
<i>Item 9 is to be completed annually in the December report only.</i>					
9. Do any of the bank's Internet web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the web site?			RCON	YES / NO	
			4088	N/A	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	5,542	10.b
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?			RCON	YES / NO	
			G463	NO	11
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?					
			G464	NO	12

(1) Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking).

Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate:				
(a) Construction , land development, and other land loans:				
(1) 1-4 family residential construction loans_____	K169	0	13.a.(1)(a)(1)	
(2) Other construction loans and all land development and other land loans_____	K170	0	13.a.(1)(a)(2)	
(b) Secured by farmland_____	K171	0	13.a.(1)(b)	
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit_____	K172	0	13.a(1)(c)(1)	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens_____	K173	0	13.a.(1)(c)(2)(a)	
(b) Secured by junior liens_____	K174	0	13.a.(1)(c)(2)(b)	
(d) Secured by multifamily(5 or more) residential properties	K175	0	13.a.(1)(d)	
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties_____	K176	0	13.a.(1)(e)(1)	
(2) Loans secured by other nonfarm nonresidential properties_____	K177	0	13.a.(1)(e)(2)	
(2) through (4) Not applicable				
(5) All other loans and all leases	K183	0	13.a.(5)	

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	Amount	
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land		K187	0	13.b.(1)
(2) Farmland		K188	0	13.b.(2)
(3) 1-4 family residential properties		K189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties		K190	0	13.b.(4)
(5) Nonfarm nonresidential properties		K191	0	13.b.(5)
(6) Not applicable				
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements		K192	0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)		J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J462	0	13.d
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries(1)		K193	N/A	14.a
b. Total assets of captive reinsurance subsidiaries(1)		K194	N/A	14.b
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)		RCON	Number	
		L133	N/A	15.a
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		RCON	YES / NO	
		L135	N/A	15.b

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

Schedule RC-M—Continued

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

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

(a) As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

(1) International wire transfers

(2) International ACH transactions

(3) Other proprietary services operated by your institution

(4) Other proprietary services operated by another party

RCON	YES / NO
N517	YES
N518	NO
N519	NO
N520	NO

16.a.1

16.a.2

16.a.3

16.a.4

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

N521	NO
------	----

16.b

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

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

RCON	Number
N522	N/A

16.c

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

(1) Estimated number of international remittance transfers

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

16.d.1

	Amount
--	--------

(2) Estimated dollar value of international remittance transfers

N524	N/A
------	-----

16.d.2

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

	Number
N527	N/A

16.d.3

17. U.S. Small Business Administration Paycheck Protection Program(PPP) loans(2) and the Federal Reserve PPP Liquidity Facility(PPPLF):

a. Number of PPP loans outstanding

LG26	116
------	-----

17.a

	Amount
--	--------

b. Outstanding balance of PPP loans

LG27	10,320
------	--------

17.b

c. Outstanding balance of PPP loans pledged to the PPPLF

LG28	0
------	---

17.c

d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:

	Number
--	--------

(1) One year or less

LL59	0
------	---

17.d.1

(2) More than one year

LL60	0
------	---

17.d.2

	Amount
--	--------

e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30

LL57	0
------	---

17.e

18. Money Market Mutual Fund Liquidity Facility (MMLF):

a. Outstanding balance of assets purchased under the MMLF

LL61	0
------	---

18.a

b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30

LL58	0
------	---

18.b

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

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

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

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

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4),

report information only about transfers for which the reporting institution is the provider. For item 16.a.(4)

report information about transfers for which another party is the provider, and the reporting institution is an

agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

(2) Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act(15

U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	1,258	F174	0	F176	366	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland	3493	0	3494	0	3495	0	1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	0	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	613	C237	282	C229	4,060	1.c.(2)(a)
(b) Secured by junior liens	C238	0	C239	0	C230	9	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0	1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	B834	0	B835	0	B836	0	2
3. Not applicable							
4. Commercial and industrial loans	1606	0	1607	0	1608	0	4
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a
b. Automobile loans	K213	0	K214	0	K215	0	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	0	K217	0	K218	0	5.c
6. Not applicable							
7. All other loans(1)	5459	0	5460	0	5461	0	7
8. Lease financing receivables	1226	0	1227	0	1228	0	8
9. Total loans and leases (sum of items 1 through 8)	1406	1,871	1407	282	1403	4,435	9
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	10

(1) Includes past due and nonaccrual "Loans to finance agricultural productions and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036	0	K037	0	K038	3,955	11
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039	0	K040	0	K041	0	11.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	0	K043	0	K044	3,955	11.b
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans	K045	0	K046	0	K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland	K051	0	K052	0	K053	0	12.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	12.a.(5)(b)
b. through d. Not applicable							
e. All other loans and all leases	K087	0	K088	0	K089	0	12.e
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	K102	0	K103	0	K104	0	12.f

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCN	Amount	RCN	Amount	RCN	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties	F661	0	F662	0	F663	0	M.1.b
c. Secured by multifamily (5 or more) residential properties	K111	0	K112	0	K113	0	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	0	M.1.d.(2)
e. Commercial and industrial loans	K257	0	K258	0	K259	0	M.1.e
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets. (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):(1)</i>							
(1) To U.S. addressees (domicile)	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland	K130	0	K131	0	K132	0	M.1.f.(1)
(2) and (3) Not applicable							

(1) The \$300 million asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCN	Amount	RCN	Amount	RCN	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.(4)(c)
Memorandum item 1.f.(5) is to be completed by:(1) - Banks with \$300 million or more in total assets - Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part 1, item 3) exceeding 5 percent of total loans (5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above	K138	0	K139	0	K140	0	M.1.f.(5)
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f)(2)	HK26	0	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:(1)							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3.a
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380	0	5381	0	5382	0	M.3.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254	0	1255	0	1256	0	M.3.c

(1) The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCN	Amount	RCN	Amount	RCN	Amount	
3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above) _____	F166	0	F167	0	F168	0	M.3.d
Memorandum item 4 is to be completed by:(1) • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) _____	1594	0	1597	0	1583	0	M.4
5. Loans and leases held for sale (included Schedule RC-N, items 1 through 8, above) _____	C240	0	C241	0	C226	0	M.5
6. Not applicable Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.							
7. Additions to nonaccrual assets during the previous six months _____	C410	133					M.7
8. Nonaccrual assets sold during the previous six months _____	C411	0					M.8

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCN	Amount	RCN	Amount	RCN	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):(2) a. Outstanding balance _____	L183	0	L184	0	L185	0	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above _____	L186	0	L187	0	L188	0	M.9.b

(1) The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.

(2) Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

Schedule RC-O—Other Data for Deposit Insurance Assessments

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____		F236	452,514	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	388,693	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	36,851	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. Brokered reciprocal 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 brokered reciprocal deposits _____		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? _____		K656	NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Amount	
a. Banker's bank deduction _____		K657	N/A	10.a
b. Banker's bank deduction limit _____		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? _____		K659	NO	11
If the answer to item 11 is "YES," complete items 11.a and 11.b(2).			Amount	
a. Custodial bank deduction _____		K660	N/A	11.a
b. Custodial bank deduction limit _____		K661	N/A	11.b

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

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:(1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less		F049	46,766	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less		RCON	Number	
		F050	1,362	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	405,748	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000		RCON	Number	
		F052	233	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	0	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less		RCON	Number	
		F046	0	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		RCON	Number	
		F048	0	M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(2)				
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions):(3)		5597	N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT		RCON	FDIC Cert No.	
A545		A545	0	M.3

4. and 5. Not applicable

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

(2) The \$1 billion asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

(3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

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Legal Title of Bank

FDIC Certificate Number: 14587

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Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention		K663	0	M.6.a
b. Substandard		K664	0	M.6.b
c. Doubtful		K665	0	M.6.c
d. Loss		K666	0	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans		N025	0	M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026	0	M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans		N027	0	M.8.a
b. Securitizations of higher-risk consumer loans		N028	0	M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities		N029	0	M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities		N030	0	M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate :				
a. Total unfunded commitments		K676	0	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	0	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)		K669	0	M.11
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)		K678	0	M.12
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate		N177	0	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178	0	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179	0	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		N180	0	M.13.d
e. Commercial and industrial loans		N181	0	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures		N182	0	M.13.f
g. All other loans to individuals for household, family, and other personal expenditures		N183	0	M.13.g
h. Non-agency residential mortgage-backed securities		M963	0	M.13.h
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure		K673	N/A	M.14
15. Total amount of the institution's 20 largest counterparty exposures		K674	N/A	M.15

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)		L189	0	M.16
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions		L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less		L196	N/A	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid		L197	N/A	M.17.d

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Schedule RC-O—Continued

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

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)										
	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	≤ 1%		1.01–4%		4.01–7%		7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%
	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCON M964		RCON M965		RCON M966		RCON M967	RCON M968	RCON M969	RCON M970	RCON M971
	0		0		0		0	0	0	0	0
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M979		RCON M980		RCON M981		RCON M982	RCON M983	RCON M984	RCON M985	RCON M986
	0		0		0		0	0	0	0	0
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON M994		RCON M995		RCON M996		RCON M997	RCON M998	RCON M999	RCON N001	RCON N002
	0		0		0		0	0	0	0	0
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON N010		RCON N011		RCON N012		RCON N013	RCON N014	RCON N015	RCON N016	RCON N017
	0		0		0		0	0	0	0	0
	RCON N040		RCON N041		RCON N042		RCON N043	RCON N044	RCON N045	RCON N046	RCON N047
	0		0		0		0	0	0	0	0
e. Credit cards	RCON N055		RCON N056		RCON N057		RCON N058	RCON N059	RCON N060	RCON N061	RCON N062
	0		0		0		0	0	0	0	0
f. Automobile loans	RCON N070		RCON N071		RCON N072		RCON N073	RCON N074	RCON N075	RCON N076	RCON N077
	0		0		0		0	0	0	0	0
g. Student loans	RCON N085		RCON N086		RCON N087		RCON N088	RCON N089	RCON N090	RCON N091	RCON N092
	0		0		0		0	0	0	0	0
	RCON N100		RCON N101		RCON N102		RCON N103	RCON N104	RCON N105	RCON N106	RCON N107
	0		0		0		0	0	0	0	0
i. Consumer leases	RCON N115		RCON N116		RCON N117		RCON N118	RCON N119	RCON N120	RCON N121	RCON N122
	0		0		0		0	0	0	0	0
j. Total	0		0		0		0	0	0	0	0

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Legal Title of Bank

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Schedule RC-O—Continued

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

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)								(Column O) PDs were Derived Using(1) Number		
	(Column I)		(Column J)		(Column K)		(Column L)	(Column M)		(Column N)	
	20.01–22%		22.01–26%		26.01–30%		> 30%	Unscoreable		Total	
	Amount		Amount		Amount		Amount	Amount		Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCON M972		RCON M973		RCON M974		RCON M975	RCON M976	RCON M977	RCON M978	M.18.a
	0		0		0		0	0	0	0	
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M987		RCON M988		RCON M989		RCON M990	RCON M991	RCON M992	RCON M993	M.18.b
	0		0		0		0	0	0	0	
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON N003		RCON N004		RCON N005		RCON N006	RCON N007	RCON N008	RCON N009	M.18.c
	0		0		0		0	0	0	0	
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON N018		RCON N019		RCON N020		RCON N021	RCON N022	RCON N023	RCON N024	M.18.d
	0		0		0		0	0	0	0	
	RCON N048		RCON N049		RCON N050		RCON N051	RCON N052	RCON N053	RCON N054	M.18.e
e. Credit cards	0		0		0		0	0	0	0	
	RCON N063		RCON N064		RCON N065		RCON N066	RCON N067	RCON N068	RCON N069	M.18.f
f. Automobile loans	0		0		0		0	0	0	0	
	RCON N078		RCON N079		RCON N080		RCON N081	RCON N082	RCON N083	RCON N084	M.18.g
g. Student loans	0		0		0		0	0	0	0	
h. Other consumer loans and revolving credit plans other than credit cards	RCON N093		RCON N094		RCON N095		RCON N096	RCON N097	RCON N098	RCON N099	M.18.h
	0		0		0		0	0	0	0	
	RCON N108		RCON N109		RCON N110		RCON N111	RCON N112	RCON N113	RCON N114	M.18.i
i. Consumer leases	0		0		0		0	0	0	0	
	RCON N123		RCON N124		RCON N125		RCON N126	RCON N127	RCON N128		M.18.j
j. Total	0		0		0		0	0	0		

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

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

Schedule RC-P is to be completed by banks at which either 1-4 family residential mortgage loan originations and purchases for resale(1) from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1)_____		HT81	701,595	1
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale(1) _____		HT82	60,005	2
3. 1-4 family residential mortgage loans sold during the quarter_____		FT04	743,834	3
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5)_____		FT05	191,508	4
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c,5.f, 5.g, and 5.i)_____		RIAD		
		HT85	37,596	5
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter_____		RCON		
		HT86	363	6
7. Representation and warranty reserves for 1–4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies_____		L191	338	7.a
b. For representations and warranties made to other parties_____		L192	119	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)_____		M288	457	7.c

(1) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that:

- (1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 (2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Assets										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading(1)										
	JA36	335	G474	0	G475	0	G476	335	G477	0
2. Not applicable										
3. Loans and leases held for sale	G483	191,508	G484	0	G485	0	G486	191,508	G487	0
4. Loans and leases held for investment										
	G488	0	G489	0	G490	0	G491	0	G492	0
5. Trading assets:										
a. Derivative assets	3543	0	G493	0	G494	0	G495	0	G496	0
b. Other trading assets	G497	0	G498	0	G499	0	G500	0	G501	0
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)										
	F240	0	F684	0	F692	0	F241	0	F242	0
6. All other assets	G391	22,911	G392	0	G395	0	G396	0	G804	22,911
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)										
	G502	214,754	G503	0	G504	0	G505	191,843	G506	22,911

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

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Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands											
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Not applicable											
10. Trading liabilities:											
a. Derivative liabilities	3547	0	G512	0	G513	0	G514	0	G515	0	10.a
b. Other trading liabilities	G516	0	G517	0	G518	0	G519	0	G520	0	10.b
11. and 12. Not applicable											
13. All other liabilities	G805	1,301	G806	0	G807	0	G808	0	G809	1,301	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	1,301	G532	0	G533	0	G534	0	G535	1,301	14

Schedule RC-Q—Continued

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Memoranda												
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25 percent of item 6):												
a. Mortgage servicing assets		G536	12,357	G537	0	G538	0	G539	0	G540	12,357	M.1.a
b. Nontrading derivative assets		G541	10,554	G542	0	G543	0	G544	0	G545	10,554	M.1.b
TEXT												
c. G546		G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d. G551		G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e. G556		G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f. G561		G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25 percent of item 13)												
a. Loan commitments (not accounted for as derivatives)		F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities		G566	1,301	G567	0	G568	0	G569	0	G570	1,301	M.2.b
TEXT												
c. G571		G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d. G576		G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e. G581		G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f. G586		G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-Q—Continued**Memoranda - Continued**

Dollar Amounts in Thousands		RCON	Amount	
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Secured by 1-4 family residential properties		HT87	191,508	M.3.a.1
(2) All other loans secured by real estate		HT88	0	M.3.a.2
b. Commercial and industrial loans		F585	0	M.3.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)		HT89	0	M.3.c
d. Other loans		F589	0	M.3.d
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):				
a. Loans secured by real estate:				
(1) Secured by 1-4 family residential properties		HT91	181,683	M.4.a.1
(2) All other loans secured by real estate		HT92	0	M.4.a.2
b. Commercial and industrial loans		F597	0	M.4.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)		HT93	0	M.4.c
d. Other loans		F601	0	M.4.d

Schedule RC-R—Regulatory Capital**Part I. Regulatory Capital Components and Ratios****Part I is to be completed on a consolidated basis.**

Dollar Amounts in Thousands		RCOA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	8,692	1
2. Retained earnings(1)		KW00	29,420	2
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)		RCOA		2.a
		JJ29	N/A	
		RCFA	Amount	
3. Accumulated other comprehensive income (AOCI)		B530	2	3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes	RCOA		3.a
		P838	1	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	0	4
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	38,114	5
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	442	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	456	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)(2)		P844	2	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)(3)		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	N/A	9.f

(1) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively in this item.

(2) 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.

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

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

	Dollar Amounts in Thousands	RCOA	Amount	
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. Not applicable				
12. Subtotal (item 5 minus items 6 through 10b)		P852	37,214	12
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12		LB58	0	13
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12		LB59	458	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 25 percent of item 12		LB60	0	15
16. Not applicable				
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (1) to cover deductions		P857	0	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)		P858	458	18
19. Common equity tier 1 capital (item 12 minus item 18)		P859	36,756	19
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus		P860	0	20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital		P861	0	21
22. Tier 1 minority interest not included in common equity tier 1 capital		P862	3,676	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)		P863	3,676	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	3,676	25
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25)		8274	40,432	26
Total Assets for the Leverage Ratio				
27. Average total consolidated assets(2)		KW03	388,693	27
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions)		P875	1,356	28
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes		B596	0	29
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)		A224	387,337	30

- (1) An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- (2) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively in item 27.

Schedule RC-R—Continued

Part I — Continued

Leverage Ratio*

31. Leverage ratio (item 26 divided by item 30)

RCOA	Percentage
7204	10.4385%

31

a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes ; enter "0" for No)

0=No	RCOA	
1=Yes	LE74	1

31.a

If your institution entered "1" for Yes in item 31.a:

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 55.b, as applicable, and
- Complete Part II of Schedule RC-R.

Qualifying Criteria and Other Information for CBLR Institutions*

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCOA	Amount	RCOA	Percentage	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion)	2170	540,107			32
33. Trading assets and trading liabilities(Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B	KX77	0	KX78	0.0000%	33
34. Off- balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments	KX79	20,741			34.a
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	KX80	0			34.b
c. Other off-balance sheet exposures	KX81	4,258			34.c
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B	KX82	24,999	KX83	4.6285%	34.d

Dollar Amounts in Thousands	RCOA		Amount	
35. Unconditionally cancellable commitments	S540		0	35
36. Investments in the tier 2 capital of unconsolidated financial institutions	LB61		0	36
37. Allocated transfer risk reserve	3128		0	37
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:(1)				
a. Loans and leases held for investment	JJ30		N/A	38.a
b. Held-to-maturity debt securities	JJ31		N/A	38.b
c. Other financial assets measured at amortized cost	JJ32		N/A	38.c

If your institution entered "0" for No in item 31.a, complete items 39 through 55.b, as applicable, and Part II of Schedule RC-R. If your institution entered "1" for Yes in item 31.a, do not complete items 39 through 55.b or Part II of Schedule RC-R.

Dollar Amounts in Thousands	RCOA		Amount	
Tier 2 Capital(2)				
39. Tier 2 capital instruments plus related surplus	P866		N/A	39
40. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867		N/A	40

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

(1) Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

(2) An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

Schedule RC-R—Continued

Part I — Continued

	Dollar Amounts in Thousands	RCOA	Amount	
41. Total capital minority interest that is not included in tier 1 capital		P868	N/A	41
42. Allowance for loan and lease losses includable in tier 2 capital(1,2)		5310	N/A	42
43. 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(3)		Q257	N/A	43
44. Tier 2 capital before deductions (sum of items 39 through 43)		P870	N/A	44
45. LESS: Tier 2 capital deductions		P872	N/A	45
46. Tier 2 capital (greater of item 44 minus item 45, or zero)		5311	N/A	46
Total Capital				
47. Total capital (sum of items 26 and 46)		3792	N/A	47
Total Risk-Weighted Assets				
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		A223	N/A	48

Risk-Based Capital Ratios*

	RCOA	Percentage	
49. Common equity tier 1 capital ratio (item 19 divided by item 48)	P793	N/A	49
50. Tier 1 capital ratio (item 26 divided by item 48)	7206	N/A	50
51. Total capital ratio (item 47 divided by item 48)	7205	N/A	51

Capital Buffer*

52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	N/A	52.a
b. Institutions subject to Category III capital standards only:	RCOW		
Total applicable capital buffer	H312	N/A	52.b
53. Eligible retained income(4)	RCOA	Amount	
	H313	N/A	53
54. Distributions and discretionary bonus payments during the quarter(5)	H314	N/A	54
Supplementary Leverage Ratio*			
55. Institutions subject to Category III capital standards only: Supplementary leverage ratio information:			
a. Total leverage exposure(6)	H015	N/A	55.a
		Percentage	
b. Supplementary leverage ratio	H036	N/A	55.b

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

- (1) Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.
- (2) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
- (3) Item 43 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.
- (4) Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.
- (5) Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the March 31, 2020, report date was less than or equal to 2.5000 percent. Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the March 31, 2020, report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for March 31, 2020.
- (6) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively in item 55.a.

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Schedule RC-R—Continued

Part II. — Risk Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)		
	Allocation by Risk-Weight Category												
					0%		2%	4%	10%	20%	50%		
	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount		
Balance Sheet Asset Categories (2)													
1. Cash and balances due from depository institutions_____	RCON D957		RCON S396		RCON D958					RCON D959	RCON S397	1	
	N/A		N/A		N/A					N/A	N/A		
2. Securities :													
a. Held-to-maturity securities(3)_____	RCON D961		RCON S399		RCON D962		RCON HJ74	RCON HJ75		RCON D963	RCON D964	2.a.	
	N/A		N/A		N/A		N/A	N/A		N/A	N/A		
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading_____												2.b.	
	RCON JA21		RCON S402		RCON D967		RCON HJ76	RCON HJ77		RCON D968	RCON D969		
	N/A		N/A		N/A		N/A	N/A		N/A	N/A		
3. Federal funds sold and securities purchased under agreements to resell:													
a.Federal funds sold_____	RCON D971				RCON D972					RCON D973	RCON S410	3.a	
	N/A				N/A					N/A	N/A		
b. Securities purchased under agreements to resell_____	RCON H171		RCON H172										3.b
	N/A		N/A										
4. Loans and leases held for sale:													
a. Residential mortgage exposures_____	RCON S413		RCON S414		RCON H173					RCON S415	RCON S416	4.a.	
	N/A		N/A		N/A					N/A	N/A		
b. High volatility commercial real estate exposures_____	RCON S419		RCON S420		RCON H174					RCON H175	RCON H176	4.b.	
	N/A		N/A		N/A					N/A	N/A		

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

(3) Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A, should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II — Continued

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

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
Balance Sheet Asset Categories(2)			
1. Cash and balances due from depository institutions_____	RCON D960	RCON S398	1
	N/A	N/A	
2. Securities :_____			
a. Held-to-maturity securities_____	RCON D965	RCON S400	2.a.
	N/A	N/A	
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading_____	RCON D970	RCONS403	2.b.
	N/A	N/A	
3. Federal funds sold and securities purchased under agreements to resell:_____			
a. Federal funds sold_____	RCON D974	RCON S411	3.a
	N/A	N/A	
b. Securities purchased under agreements to resell_____			3.b
4. Loans and leases held for sale:_____			
a. Residential mortgage exposures_____	RCON S417		4.a.
	N/A		
b. High volatility commercial real estate exposures_____	RCON H177	RCON S421	4.b.
	N/A	N/A	

(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 K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category										
	250%		300%		400%		600%	625%	937.5%	1250%	
	Amount		Amount		Amount		Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories(continued)											
1. Cash and balances due from depository institutions_____											1
2. Securities :											
a. Held-to-maturity securities_____											2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading_____											2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a.Federal funds sold _____											3.a
b. Securities purchased under agreements to resell_____	3.b										
4. Loans and leases held for sale:											
a. Residential mortgage exposures_____	4.a.										
b. High volatility commercial real estate exposures_____	4.b.										

Schedule RC-R—Continued

Part II — Continued

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

(1) 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.

University Bank

Legal Title of Bank

FDIC Certificate Number: 14587

FFIEC 041

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Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):								
c. Exposures past due 90 days or more or on nonaccrual(1)	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427
	N/A	N/A	N/A	N/A	N/A		N/A	N/A
d. All other exposures	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435
	N/A	N/A	N/A	N/A	N/A		N/A	N/A
5. Loans and leases held for investment:(2)								
a. Residential mortgage exposures	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442
	N/A	N/A	N/A				N/A	N/A
b. High volatility commercial real estate exposures	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181
	N/A	N/A	N/A				N/A	N/A
c. Exposures past due 90 days or more or on nonaccrual(3)	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453
	N/A	N/A	N/A	N/A	N/A		N/A	N/A
d. All other exposures	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461
	N/A	N/A	N/A	N/A	N/A		N/A	N/A
6. LESS: Allowance for loan and lease losses(4)	RCON 3123	RCON 3123						
	N/A	N/A						

(1) 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.

(2) Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

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

(4) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued

Part II — Continued

		(Column I)	(Column J)	
		Allocation by Risk-Weight Category		
		100%	150%	
Dollar Amounts in Thousands		Amount	Amount	
4. Loans and leases held for sale (continued):				
c. Exposures past due 90 days or more or on nonaccrual(1)		RCN S428	RCN S429	4.c.
		N/A	N/A	
d. All other exposures		RCN S436	RCN S437	4.d.
		N/A	N/A	
5. Loans and leases held for investment:				
a. Residential mortgage exposures		RCN S443		5.a.
		N/A		
b. High volatility commercial real estate exposures		RCN H182	RCN S447	5.b.
		N/A	N/A	
c. Exposures past due 90 days or more or on nonaccrual(2)		RCN S454	RCN S455	5.c.
		N/A	N/A	
d. All other exposures		RCN S462	RCN S463	5.d.
		N/A	N/A	
6. LESS: Allowance for loan and lease losses				6.

(1) 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.

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

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category									
	250%		300%		400%		600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual(2)										
d. All other exposures										
5. Loans and leases held for investment:										
a. Residential mortgage exposures										
b. High volatility commercial real estate exposures										
c. Exposures past due 90 days or more or on nonaccrual(3)										
d. All other exposures										
6. LESS: Allowance for loan and lease losses										

(2) 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.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column R)	(Column S)	
	Application of Other Risk-Weighting Approaches(1)		
	Exposure Amount	Risk-Weighted Asset Amount	
	Amount	Amount	
4. Loans and leases held for sale (continued):			
c. Exposures past due 90 days or more or on nonaccrual(2)	RCON H277	RCON H278	4.c.
	N/A	N/A	
d. All other exposures	RCON H279	RCON H280	4.d.
	N/A	N/A	
5. Loans and leases held for investment:			
a. Residential mortgage exposures	RCON H281	RCON H282	5.a.
	N/A	N/A	
b. High volatility commercial real estate exposures	RCON H283	RCON H284	5.b.
	N/A	N/A	
c. Exposures past due 90 days or more or on nonaccrual(3)	RCON H285	RCON H286	5.c.
	N/A	N/A	
d. All other exposures	RCON H287	RCON H288	5.d.
	N/A	N/A	
6. LESS: Allowance for loan and lease losses			6.

(1) 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.

(2) 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.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Allocation by Risk-Weight Category											
	0%				2%		4%	10%	20%	50%		
	Amount				Amount			Amount	Amount	Amount	Amount	Amount
7. Trading assets _____	RCON D976	N/A	RCON S466		RCON D977		RCON HJ86	RCON HJ87		RCON D978	RCON D979	7
	N/A		N/A		N/A		N/A	N/A		N/A		
	RCON D981		RCON S469		RCON D982		RCON HJ88	RCON HJ89		RCON D983	RCON D984	
8. All other assets(1, 2, 3)_____	N/A		N/A		N/A		N/A	N/A		N/A	N/A	8
a. Separate account bank-owned life insurance_____												8.a
b. Default fund contributions to central counterparties_____												8.b

(1) 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.

(2) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DATA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transitional amount, respectively.

(3) Institutions that have adopted ASU 2016-13 and have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands		(Column I)	(Column J)	
		Allocation by Risk-Weight Category		
		100%	150%	
		Amount	Amount	
7. Trading assets_____		RCON D980	RCON S467	7.
		N/A	N/A	
8. All other assets(1, 2, 3)_____		RCON D985	RCON H185	8.
		N/A	N/A	
a. Separate account bank-owned life insurance_____				8.a
b. Default fund contributions to central counterparties_____				

(1) 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.

(2) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DATA transitional amount as determined in accordance with the 3-year or the 5-year 2020 or the modified CECL transition rule, respectively..

(3) Institutions that have adopted ASU 2016-13 and have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category										
	250%		300%		400%		600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount	
7. Trading assets_____			RCON H186		RCON H290		RCON H187				7.
			N/A		N/A		N/A				
8. All other assets(2)_____	RCON H293		RCON H188		RCON S470		RCON S471				8.
	N/A		N/A		N/A		N/A				
a. Separate account bank-owned life insurance_____											8.a
b. Default fund contributions to central counterparties_____											8.b

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

Schedule RC-R—Continued

Part II — Continued

		(Column R)	(Column S)	
		Application of Other Risk-Weighting Approaches(1)		
		Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands		Amount	Amount	
		RCON H291	RCON H292	
7. Trading assets		N/A	N/A	7.
		RCON H294	RCON H295	
8. All other assets(2)		N/A	N/A	8.
a. Separate account		RCON H296	RCON H297	
bank-owned life insurance		N/A	N/A	8.a.
b. Default fund		RCON H298	RCON H299	
contributions to central counterparties		N/A	N/A	8.b.

(1) 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.

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals		(Column B) Adjustments to Totals Reported in Column A		Column Q		(Column T)	(Column U)					
					Allocation by Risk-Weight Category (Exposure Amount)								
					1250%								
					Total Risk-Weighted Asset Amount by Calculation Methodology								
Dollar Amounts in Thousands					Amount		Amount		Amount		Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet													
9. On-balance sheet securitization exposures:													
a. Held-to-maturity securities(2)													
b. Available-for-sale securities													
c. Trading assets													
d. All other on-balance sheet securitization exposures													
10. Off-balance sheet securitization exposures													

(1) Simplified Supervisory Formula Approach.

(2) Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Allocation by Risk-Weight Category										
					0%		2%	4%	10%	20%	50%
	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount
11. Total balance sheet Assets(1)	RCON 2170		RCON S500		RCON D987		RCON HJ90	RCON HJ91		RCON D988	RCON D989
	N/A		N/A		N/A		N/A	N/A		N/A	N/A

Dollar Amounts in Thousands	(Column I)	(Column J)
	Allocation by Risk-Weight Category	
	100%	150%
	Amount	Amount
	RCON D990	RCON S503
11. Total balance sheet Assets(1)	N/A	N/A

(1) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category										Application of Other Risk- Weighting Approaches
	250%		300%		400%		600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount
11. Total balance sheet Assets(1)	RCON S504		RCON S505		RCON S506		RCON S507			RCON S510	RCON H300
	N/A		N/A		N/A		N/A			N/A	N/A

(1) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount(2)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Allocation by Risk-Weight Category											
	0%				2%	4%	10%	20%	50%			
	Amount				Amount		Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(3)												
	12. Financial standby letters of credit	RCON D991		RCON D992		RCON D993		RCON HJ92	RCON HJ93		RCON D994	RCON D995
		N/A	1.0	N/A		N/A		N/A	N/A		N/A	N/A
	13. Performance standby letters of credit and transaction-related contingent items	RCON D997		RCON D998		RCON D999					RCON G603	RCON G604
		N/A	0.5	N/A		N/A					N/A	N/A
	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
		N/A	0.2	N/A		N/A		N/A	N/A		N/A	N/A
	15. Retained recourse on small business obligations sold with recourse	RCON G612		RCON G613		RCON G614					RCON G615	RCON G616
		N/A	1.0	N/A		N/A					N/A	N/A

(1) Credit conversion factor.

(2) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)		(Column J)	
	Allocation by Risk-Weight Category			
	100%		150%	
	Amount		Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)(1)				
12. Financial standby letters of credit	RCON D996		RCON S511	12
	N/A		N/A	
13. Performance standby letters of credit and transaction-related contingent items	RCON G605		RCON S512	13
	N/A		N/A	
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G611		RCON S513	14
	N/A		N/A	
15. Retained recourse on small business obligations sold with recourse	RCON G617		RCON S514	15
	N/A		N/A	

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount(2)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	
	Allocation by Risk-Weight Category										
	0%				2%		4%	10%	20%		
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount	
16. Repo-style transactions(3)	RCON S515		RCON S516		RCON S517		RCON S518	RCON S519		RCON S520	16.
	N/A	1.0	N/A		N/A		N/A	N/A		N/A	
17. All other off-balance sheet liabilities	RCON G618		RCON G619		RCON G620					RCON G621	17.
	N/A	1.0	N/A		N/A					N/A	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less	RCON S525		RCON S526		RCON S527		RCON HJ96	RCON HJ97		RCON S528	18.a.
	N/A	0.2	N/A		N/A		N/A	N/A		N/A	
b. Original maturity exceeding one year	RCON G624		RCON G625		RCON G626		RCON HJ98	RCON HJ99		RCON G627	18.b.
	N/A	0.5	N/A		N/A		N/A	N/A		N/A	
19. Unconditionally cancelable commitments	RCON S540		RCON S541								19.
	N/A	0.0	N/A								
20. Over-the-counter derivatives			RCON S542		RCON S543		RCON HK00	RCON HK01	RCON S544	RCON S545	20.
			N/A		N/A		N/A	N/A	N/A	N/A	
21. Centrally cleared derivatives			RCON S549		RCON S550		RCON S551	RCON S552		RCON S554	21.
			N/A		N/A		N/A	N/A		N/A	
22. Unsettled transactions (failed trades)(4)	RCON H191				RCON H193					RCON H194	22.
	N/A				N/A					N/A	

(1) Credit conversion factor.

(2) For items 16 through 19, column A multiplied by credit conversion factor.

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

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

University Bank

Legal Title of Bank

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

	(Column H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category					
	50%		100%		150%	
Dollar Amounts in Thousands	Amount		Amount		Amount	
16. Repo-style transactions(1)_____	RCON S521		RCON S522		RCON S523	16.
	N/A		N/A		N/A	
17. All other off-balance sheet liabilities_____	RCON G622		RCON G623		RCON S524	17.
	N/A		N/A		N/A	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less_____	RCON S529		RCON S530		RCON S531	18.a.
	N/A		N/A		N/A	
b. Original maturity exceeding one year_____	RCON G628		RCON G629		RCON S539	18.b.
	N/A		N/A		N/A	
19. Unconditionally cancelable commitments_____						19.
20. Over-the-counter derivatives_____	RCON S546		RCON S547		RCON S548	20.
	N/A		N/A		N/A	
21. Centrally cleared derivatives_____	RCON S555		RCON S556		RCON S557	21.
	N/A		N/A		N/A	
22 . Unsettled transactions (failed trades)(2)_____	RCON H195		RCON H196		RCON H197	22.
	N/A		N/A		N/A	

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

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

Schedule RC-R—Continued

Part II — Continued

					(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)				
								Application of Other Risk-Weighting Approaches(1)					
					625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount				
Dollar Amounts in Thousands					Amount	Amount	Amount	Amount	Amount				
16. Repo-style transactions(2)								RCON H301	RCON H302	16.			
								N/A	N/A				
17. All other off-balance sheet liabilities								17.					
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less								RCON H303	RCON H304	18.a.			
								N/A	N/A				
b. Original maturity exceeding one year								RCON H307	RCON H308	18.b.			
								N/A	N/A				
19. Unconditionally cancelable commitments								19.					
20. Over-the-counter derivatives								RCON H309	RCON H310	20.			
								N/A	N/A				
21. Centrally cleared derivatives								21.					
22 . Unsettled transactions (failed trades)(3)					RCON H198	RCON H199	RCON H200						
					N/A	N/A	N/A						

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

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

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column C)		(Column D)		(Column E)		(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category										
	0%		2%		4%		10%	20%	50%	100%	150%
	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)											
	RCON G630		RCON S558		RCON S559		RCON S560	RCON G631	RCON G632	RCON G633	RCON S561
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
24. Risk weight factor	X 0%		X 2%		X 4%		X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)											
	RCON G634		RCON S569		RCON S570		RCON S571	RCON G635	RCON G636	RCON G637	RCON S572
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A

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Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category									
	250%		300%		400%		600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)										
	RCON S562		RCON S563		RCON S564		RCON S565	RCON S566	RCON S567	RCON S568
	N/A		N/A		N/A		N/A	N/A	N/A	N/A
24. Risk weight factor	X 250%		X 300%		X 400%		X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)										
	RCON S573		RCON S574		RCON S575		RCON S576	RCON S577	RCON S578	RCON S579
	N/A		N/A		N/A		N/A	N/A	N/A	N/A
							Totals			
Dollar Amounts in Thousands							Amount			
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold(1)	RCON S580							26		
	N/A									
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCON S581							27		
	N/A									
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2, 3)	RCON B704							28		
	N/A									
29. LESS: Excess allowance for loan and lease losses(4, 5)	RCON A222							29		
	N/A									
30. LESS: Allocated transfer risk reserve	RCON 3128							30		
	N/A									
	RCON G641							31		
31. Total risk-weighted assets (item 28 minus items 29 and 30)	N/A									

(1) For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.

(2) Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

(3) For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.

(4) Institutions that have adopted ASU 2016-13 should report the excess AACL.

(5) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

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

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

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

DollarAmounts in Thousands						RCON	Amount	
4. Amount of allowances for credit losses on purchased credit-deteriorated assets:(1)								
						JJ30	N/A	M.4.a.
a. Loans and leases held for investment						JJ31	N/A	M.4.b.
b. Held-to-maturity debt securities						JJ32	N/A	M.4.c.
c. Other financial assets measured at amortized cost								

(1) Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

	(Column A) 1-4 Family Residential Loans	(Columns B - F) Not applicable	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount		Amount	
Bank Securitization Activities				
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	<div>RCON B705</div> <div>268,419</div>		<div>RCON B711</div> <div>0</div>	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:	<div>RCON HU09</div> <div>0</div>		<div>RCON HU15</div> <div>0</div>	2
3. Not applicable				
4. Past due loan amounts included in item 1:	<div>RCON B733</div> <div>5,654</div>		<div>RCON B739</div> <div>0</div>	4.a
a. 30-89 days past due	<div>RCON B740</div> <div>7,752</div>		<div>RCON B746</div> <div>0</div>	4.b
b. 90 days or more past due				
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	<div>RIAD B747</div> <div>0</div>		<div>RIAD B753</div> <div>0</div>	5.a
a. Charge-offs	<div>RIAD B754</div> <div>0</div>		<div>RIAD B760</div> <div>0</div>	5.b
b. Recoveries				

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Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Columns B - F) Not applicable	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount		Amount	
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets(1)</i>				
6. Total amount of ownership (or seller's) interest carried as securities or loans			RCON HU19	6
7. and 8. Not applicable			N/A	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions				
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON B776 0		RCON B782 0	9
<i>Items 10 is to be completed by banks with \$10 billion or more in the total assets(1)</i>				
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783 N/A		RCON B789 N/A	10
Bank Asset Sales				
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790 4,258		RCON B796 0	11
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 1	RCON B797 4,258		RCON B803 0	12

(1) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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Schedule RC-S—Continued**Memoranda**

	Dollar Amounts in Thousands	RCON	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	24,213,425	M.2.b
c. Other financial assets (includes home equity lines)(1)		A591	953,464	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		F699	23,196	M.2.d
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets(2)</i>				
3. Asset-backed commercial paper conduits:(2)				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		B806	N/A	M.3.a.1
(2) Conduits sponsored by other unrelated institutions		B807	N/A	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		B808	N/A	M.3.b.1
(2) Conduits sponsored by other unrelated institutions		B809	N/A	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column G(2, 3)		C407	0	M.4

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

(2) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

(3) Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

Schedule RC-T—Continued

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

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

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

Schedule RC-T—Continued**Memoranda—Continued**

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

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

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

N/A

Name and Title (TEXT B962)

N/A

E-mail Address (TEXT B926)

N/A

Telephone: Area Code/Phone Number/Extension (TEXT B963)

N/A

FAX: Area Code/Phone Number (TEXT B964)

Schedule RC-V— Variable Interest Entities (1)

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCON	Amount	RCON	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions	J981	0	JF84	0	1.a
b. Securities not held for trading	HU20	0	HU21	0	1.b
c. Loans and leases held for investment, net of allowance, and held for sale	HU22	0	HU23	0	1.c
d. Other real estate owned	K009	0	JF89	0	1.d
e. Other assets	JF91	0	JF90	0	1.e
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money	JF92	0	JF85	0	2.a
b. Other liabilities	JF93	0	JF86	0	2.b
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0	JF87	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0	JF88	0	4
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs			RCON	Amount	
			JF77	0	5
6. Total liabilities of ABCP conduit VIEs			JF78	0	6

(1) Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

[illegible]

REPORT OF CONDITION

Consolidating domestic subsidiaries of

University Bank

in the state of MI at close of business on June 30, 2020

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

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		506
Interest-bearing balances		191,107
Securities:		
Held-to-maturity securities		7,073
Available-for-sale securities		335
Equity securities with readily determinable fair values not held for trading		N/A
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		191,508
Loans and leases, net of unearned income	106,073	
LESS: Allowance for loan and lease losses	4,563	
Loans and leases, net of unearned income and allowance		101,510
Trading Assets		0
Premises and fixed assets (including capitalized leases)		12,567
Other real estate owned		0
Investments in unconsolidated subsidiaries and associated companies		0
Direct and indirect investments in real estate ventures		0
Intangible assets (from Schedule RC-M)		13,376
Other assets		22,125
Total assets		540,107

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:

In domestic offices		452,511
Noninterest-bearing	440,057	
Interest-bearing	12,454	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		5,542
Subordinated notes and debentures		0
Other liabilities		39,842
Total liabilities		497,895

EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		200
Surplus (excludes all surplus related to preferred stock)		8,492
Retained earnings		29,420
Accumulated other comprehensive income		2
Other equity capital components		0
Total bank equity capital		38,114
Noncontrolling (minority) interest in consolidated subsidiaries		4,098
Total equity capital		42,212
Total liabilities and equity capital		540,107

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

I, Michael Yeager, EVP, Chief Financial Officer
(Name, Title)

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

Director #1	<div></div>	
Director #2	<div></div>	
Director #3	<div></div>	