

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a  
Bank With Domestic Offices Only and Total Assets  
Less than \$1 Billion—FFIEC 051

1

Report at the close of business March 31, 2017

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

This report form is to be filed by banks with domestic offices only and total assets less than \$1 billion, except such banks that are advanced approaches institutions for regulatory capital purposes or have elected, or have been required by their primary federal regulator, to file the FFIEC 041. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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.

Director (Trustee)

Director (Trustee)

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.

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

FDIC Certificate Number **58462**  
(RSSD 9050)

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

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

Capital Bank

Legal Title of Bank (RSSD 9017)

San Juan Capistrano

City (RSSD 9130)

CA

State Abbreviation (RSSD 9200)

92675-

Zip Code (RSSD 9220)

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

## 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

Confidential

Name (TEXT C490)

Confidential

Title (TEXT C491)

Confidential

E-mail Address (TEXT C492)

Confidential

Area Code / Phone Number / Extension (TEXT C493)

Confidential

Area Code / FAX Number (TEXT C494)

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

Confidential

Name (TEXT C495)

Confidential

Title (TEXT C496)

Confidential

E-mail Address (TEXT 4086)

Confidential

Area Code / Phone Number / Extension (TEXT 8902)

Confidential

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

Confidential

Name (TEXT FT42)

Confidential

E-mail Address (TEXT FT44)

Confidential

Area Code / Phone Number / Extension (TEXT FT43)

Confidential

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

Confidential

Name (TEXT C366)

Confidential

Title (TEXT C367)

Confidential

E-mail Address (TEXT C368)

Confidential

Area Code / Phone Number / Extension (TEXT C369)

Confidential

Area Code / FAX Number (TEXT C370)

### Secondary Contact

Confidential

Name (TEXT C371)

Confidential

Title (TEXT C372)

Confidential

E-mail Address (TEXT C373)

Confidential

Area Code / Phone Number / Extension (TEXT C374)

Confidential

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

Confidential

Name (TEXT C437)

Confidential

Title (TEXT C438)

Confidential

E-mail Address (TEXT C439)

Confidential

Area Code / Phone Number / Extension (TEXT C440)

## Secondary Contact

Confidential

Name (TEXT C442)

Confidential

Title (TEXT C443)

Confidential

E-mail Address (TEXT C444)

Confidential

Area Code / Phone Number / Extension (TEXT C445)

## Third Contact

Confidential

Name (TEXT C870)

Confidential

Title (TEXT C871)

Confidential

E-mail Address (TEXT C872)

Confidential

Area Code / Phone Number / Extension (TEXT C873)

## Fourth Contact

Confidential

Name (TEXT C875)

Confidential

Title (TEXT C876)

Confidential

E-mail Address (TEXT C877)

Confidential

Area Code / Phone Number / Extension (TEXT C878)

Schedule RI

4

# Consolidated Report of Income for the period January 1, 2017 - March 31, 2017

## Schedule RI—Income Statement

Dollar Amounts in Thousands		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 .....	RIAD4435	548	1.a.(1)(a)
(b) All other loans secured by real estate .....	RIAD4436	2,240	1.a.(1)(b)
(2) Commercial and industrial loans .....	RIAD4012	636	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	RIADB485	0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RIADB486	4	1.a.(3)(b)
(4) <b>Not applicable</b>			
(5) All other loans (1) .....	RIAD4058	0	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	RIAD4010	3,428	1.a.(6)
b. Income from lease financing receivables .....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions (2) .....	RIAD4115	115	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....			
	RIADB488	3	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	3	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ....	RIAD4060	4	1.d.(3)
e. <b>Not applicable</b>			
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	0	1.f.
g. Other interest income .....	RIAD4518	29	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.) .....	RIAD4107	3,582	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) .....			
	RIAD4508	118	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs) .....	RIAD0093	146	2.a.(2)(a)
(b) Time deposits of \$250,000 or less .....	RIADHK03	143	2.a.(2)(b)
(c) Time deposits of more than \$250,000 .....	RIADHK04	5	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	0	2.b.
c. <b>Other interest expense</b> .....	RIADGW44	9	2.c.
d. <b>Not applicable</b>			
e. Total interest expense (sum of items 2.a through 2.c) .....	RIAD4073	421	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

5

## Schedule RI—Continued

Dollar Amounts in Thousands			Amount	
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	3,161		3.
4. Provision for loan and lease losses .....	RIAD4230	137		4.
5. Noninterest income:				
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070	0		5.a.
b. Service charges on deposit accounts .....	RIAD4080	27		5.b.
c. <b>Not applicable</b>				
d.				
(1) Fees and commissions from securities brokerage .....	RIADC886	0		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	0		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887	0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386	0		5.d.(4)
(5) Income from other insurance activities .....	RIADC387	0		5.d.(5)
e. <b>Not applicable</b>				
f. Net servicing fees .....	RIADB492	65		5.f.
g. Net securitization income .....	RIADB493	0		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases .....	RIAD5416	380		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415	0		5.j.
k. Net gains (losses) on sales of other assets <sup>(2)</sup> .....	RIADB496	0		5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497	50		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079	522		5.m.
6.				
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521	0		6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196	0		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	RIAD4135	1,180		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217	228		7.b.
c.				
(1) Goodwill impairment losses .....	RIADC216	0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232	0		7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092	547		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093	1,955		7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) .....	RIAD4301	1,591		8.
9. Applicable income taxes (on item 8) .....	RIAD4302	663		9.
10. Income (loss) before discontinued operations (item 8 minus item 9) ..	RIAD4300	928		10.
11. Discontinued operations, net of applicable income taxes <sup>(*)</sup> .....	RIADFT28	0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....	RIADG104	928		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) .....	RIADG103	0		13.
14. Net income (loss) attributable to bank (item 12 minus item 13) .....	RIAD4340	928		14.

(1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a. must equal the amount reported in Schedule RC-T, item 22.

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

(\*) Describe on Schedule RI-E - Explanations

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		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 .....	RIAD4513	0	M.1.
2. <b>Not applicable</b>			
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) .....	RIAD4313	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)) .....	RIAD4507	4	M.4.

		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole #) .....	RIAD4150	36	M.5.

	Amount	
<i>Memorandum item 6 is to be completed by: (1)</i> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans		
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	RIAD4024	N/A

M.6.

		Date	
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) .....			
	RIAD9106		M.7.
8. through 10. <b>Not applicable</b>			

		Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....			
	RIADA530	NO	M.11.

Dollar Amounts in Thousands		Amount	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) .....	RIADF228	N/A	M.12.
13. <b>Not applicable</b>			
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) .....	RIADJ321	0	M.14.

(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, 2016, Report of Condition.  
(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2017, would report 20170301.

Schedule RIA

7

**Schedule RI-A—Changes in Bank Equity Capital**

Dollar Amounts in Thousands		Amount	
1. Total bank equity capital most recently reported for the <b>December 31, 2016</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	26,853	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*) .....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	26,853	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	928	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	48	5.
6. Treasury stock transactions, net .....	RIADB510	0	6.
7. Changes incident to business combinations, net .....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	0	9.
10. Other comprehensive income (1) .....	RIADB511	6	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	27,835	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 RIBI

8

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

### Part I. Charge-offs <sup>(1)</sup> 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	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans .....	RIADC891 0	RIADC892 0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893 0	RIADC894 0	1.a.(2)
b. Secured by farmland .....	RIAD3584 0	RIAD3585 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 .....	RIAD5411 0	RIAD5412 0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens .....	RIADC234 0	RIADC217 0	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235 0	RIADC218 0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RIAD3588 0	RIAD3589 0	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895 0	RIADC896 0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897 0	RIADC898 0	1.e.(2)
2. Not applicable			
3. Not applicable			
4. Commercial and industrial loans .....	RIAD4638 0	RIAD4608 1	4.
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards .....	RIADB514 0	RIADB515 0	5.a.
b. Automobile loans .....	RIADK129 0	RIADK133 0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205 0	RIADK206 0	5.c.
6. Not applicable			
7. All other loans <sup>(2)</sup> .....	RIAD4644 0	RIAD4628 0	7.
8. Lease financing receivables .....	RIAD4266 0	RIAD4267 0	8.
9. Total (sum of items 1 through 8) .....	RIAD4635 0	RIAD4605 1	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

Part I—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1)		(Column B) Recoveries						
1. Loans to finance commercial real estate, construction, and land development activities <i>(not secured by real estate)</i> included in Schedule RI-B, Part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	0	M.1.				
2. <b>Not applicable</b>									
<i>Memorandum item 3 is to be completed by: (2)</i>									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans									
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) .....	RIAD4655	N/A	RIAD4665	N/A	M.3.				

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

(2) The \$300 million asset size test and the 5 percent total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Amount	
1. Balance most recently reported for the <b>December 31, 2016</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	3,059	1.
2. Recoveries (must equal Part I, item 9, column B, above) .....	RIAD4605	1	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4) .....	RIADC079	0	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	137	5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	RIAD3123	3,197	7.

Memoranda

Dollar Amounts in Thousands			Amount
1. through 3. <b>Not applicable</b>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above) .....			
		RIADC781	0

(\*) Describe on Schedule RI-E - Explanations

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				Amount	
1. Other noninterest income (from Schedule RI, item 5.i)					
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.i:					
a.	Income and fees from the printing and sale of checks .....	RIADC013		1	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014		0	1.b.
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016		0	1.c.
d.	Rent and other income from other real estate owned .....	RIAD4042		0	1.d.
e.	Safe deposit box rent .....	RIADC015		0	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229		0	1.f.
g.	Bank card and credit card interchange fees .....	RIADF555		5	1.g.
h.	Gains on bargain purchases .....	RIADJ447		0	1.h.
i.	Income and fees from wire transfers not reportable as service charges on deposit accounts .....	RIADT047		5	1.i.
j.	TEXT4461	RIAD4461		0	1.j.
k.	TEXT4462	RIAD4462		0	1.k.
l.	TEXT4463	RIAD4463		0	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses .....	RIADC017		87	2.a.
b.	Advertising and marketing expenses .....	RIAD0497		21	2.b.
c.	Directors' fees .....	RIAD4136		24	2.c.
d.	Printing, stationery, and supplies .....	RIADC018		12	2.d.
e.	Postage .....	RIAD8403		1	2.e.
f.	Legal fees and expenses .....	RIAD4141		35	2.f.
g.	FDIC deposit insurance assessments .....	RIAD4146		Confidential	2.g.
h.	Accounting and auditing expenses .....	RIADF556		34	2.h.
i.	Consulting and advisory expenses .....	RIADF557		45	2.i.
j.	Automated teller machine (ATM) and interchange expenses .....	RIADF558		0	2.j.
k.	Telecommunications expenses .....	RIADF559		25	2.k.
l.	Other real estate owned expenses .....	RIADY923		0	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses) .....	RIADY924		7	2.m.
n.	TEXT4464	RIAD4464		0	2.n.
o.	TEXT4467	RIAD4467		0	2.o.
p.	TEXT4468	RIAD4468		0	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):					
a.(1)	TEXTFT29	RIADFT29		0	3.a.(1)
	(2) Applicable income tax effect .....	RIADFT30		0	3.a.(2)
b.(1)	TEXTFT31	RIADFT31		0	3.b.(1)
	(2) Applicable income tax effect .....	RIADFT32		0	3.b.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands		Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a.	TEXTB526	RIADB526	0
b.	TEXTB527	RIADB527	0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT4498	RIAD4498	0
b.	TEXT4499	RIAD4499	0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
a.	TEXT4521	RIAD4521	0
b.	TEXT4522	RIAD4522	0

		Yes/No
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):		
a. Comments? .....	RIAD4769	NO 7.a.
b. Other explanations (750 character limit):		

(TEXT 4769)

Schedule RC

13

## Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2017

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			Amount	
<b>Assets</b>				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin (1)		RCON0081	5,906	1.a.
b. Interest-bearing balances (2)		RCON0071	48,549	1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)		RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)		RCON1773	2,740	2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold		RCONB987	0	3.a.
b. Securities purchased under agreements to resell (3)		RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale		RCON5369	1,289	4.a.
b. Loans and leases held for investment	RCONB528	244,711	4.b.	
c. LESS: Allowance for loan and lease losses	RCON3123	3,197	4.c.	
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)		RCONB529	241,514	4.d.
5. Trading assets		RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)		RCON2145	932	6.
7. Other real estate owned (from Schedule RC-M)		RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies		RCON2130	0	8.
9. Direct and indirect investments in real estate ventures		RCON3656	0	9.
10. Intangible assets:				
a. Goodwill		RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M)		RCON0426	396	10.b.
11. Other assets (from Schedule RC-F)		RCON2160	3,849	11.
12. Total assets (sum of items 1 through 11)		RCON2170	305,175	12.

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

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

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

Schedule RC

14

## Schedule RC—Continued

Dollar Amounts in Thousands				Amount	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....			RCON2200	270,579	13.a.
(1) Noninterest-bearing (1) .....			RCON6631	37,254	13.a.(1)
(2) Interest-bearing .....			RCON6636	233,325	13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (2) .....			RCONB993	0	14.a.
b. Securities sold under agreements to repurchase (3) .....			RCONB995	0	14.b.
15. Trading liabilities .....			RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....			RCON3190	5,000	16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4) .....			RCON3200	0	19.
20. Other liabilities (from Schedule RC-G) .....			RCON2930	1,761	20.
21. Total liabilities (sum of items 13 through 20) .....			RCON2948	277,340	21.
22. Not applicable .....					
<b>Equity Capital</b>					
<b>Bank Equity Capital</b>					
23. Perpetual preferred stock and related surplus .....			RCON3838	0	23.
24. Common stock .....			RCON3230	15,610	24.
25. Surplus (exclude all surplus related to preferred stock) .....			RCON3839	437	25.
26.					
a. Retained earnings .....			RCON3632	11,799	26.a.
b. Accumulated other comprehensive income (5) .....			RCONB530	(11)	26.b.
c. Other equity capital components (6) .....			RCONA130	0	26.c.
27.					
a. Total bank equity capital (sum of items 23 through 26.c) .....			RCON3210	27,835	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....			RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....			RCONG105	27,835	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....			RCON3300	305,175	29.

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

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

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

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

(5) 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.

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

Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2016 .....		
	RC0N6724	1a
		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

	Date	
To be reported with the March Report of Condition.		
2. Bank's fiscal year-end date (report the date in MMDD format) .....	RC0N8678	1231
		M.2.

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<sup>(1)</sup> and is to be completed semiannually in the June and December reports only. Exclude assets held for trading.

Dollar Amounts in Thousands		Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits .....	RCON0020	N/A	1.a.
b. Currency and coin .....	RCON0080	N/A	1.b.
2. Balances due from depository institutions in the U.S:			
a. U.S. branches and agencies of foreign banks .....	RCON0083	N/A	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. ....	RCON0085	N/A	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks .....	RCON0073	N/A	3.a.
b. Other banks in foreign countries and foreign central banks .....	RCON0074	N/A	3.b.
4. Balances due from Federal Reserve Banks .....	RCON0090	N/A	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) .....	RCON0010	N/A	5.

(1) The \$300 million asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.



Schedule RCB

17

**Schedule RC-B—Securities**

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCON0211	RCON0213	RCON1286	RCON1287	
	0	0	0	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1) .....	RCON1289	RCON1290	RCON1291	RCON1293	
	0	0	0	0	2.a.
b. Issued by U.S. Government-sponsored agencies (2) .....	RCON1294	RCON1295	RCON1297	RCON1298	
	0	0	1,000	1,001	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	RCON8497	RCON8498	RCON8499	
	0	0	1,045	1,035	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA .....	RCONG300	RCONG301	RCONG302	RCONG303	
	0	0	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCONG304	RCONG305	RCONG306	RCONG307	
	0	0	713	704	4.a.(2)
(3) Other pass-through securities .....	RCONG308	RCONG309	RCONG310	RCONG311	
	0	0	0	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 (3) .....	RCONG312	RCONG313	RCONG314	RCONG315	
	0	0	0	0	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3) .....	RCONG316	RCONG317	RCONG318	RCONG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS .....	RCONG320	RCONG321	RCONG322	RCONG323	
	0	0	0	0	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONK142	RCONK143	RCONK144	RCONK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities .....	RCONK146	RCONK147	RCONK148	RCONK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3) .....	RCONK150	RCONK151	RCONK152	RCONK153	
	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS .....	RCONK154	RCONK155	RCONK156	RCONK157	
	0	0	0	0	4.c.(2)(b)

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

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

(3) 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

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
Dollar Amounts in Thousands					
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) .....	RCONC026	RCONC988	RCONC989	RCONC027	
	0	0	0	0	5.a.
b. Structured financial products:					
(1) Cash .....	RCONG336	RCONG337	RCONG338	RCONG339	
	0	0	0	0	5.b.(1)
(2) Synthetic .....	RCONG340	RCONG341	RCONG342	RCONG343	
	0	0	0	0	5.b.(2)
(3) Hybrid .....	RCONG344	RCONG345	RCONG346	RCONG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities .....	RCON1737	RCON1738	RCON1739	RCON1741	
	0	0	0	0	6.a.
b. Other foreign debt securities .....	RCON1742	RCON1743	RCON1744	RCON1746	
	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (1) .....			RCONA510	RCONA511	
			0	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCON1754	RCON1771	RCON1772	RCON1773	
	0	0	2,758	2,740	8.

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

Schedule RCB

19

**Schedule RC-B—Continued****Memoranda**

Dollar Amounts in Thousands		Amount	
1. Pledged securities <sup>(1)</sup>	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>			
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: <sup>(3)</sup> <sup>(4)</sup>			
(1) Three months or less	RCONA549	0	M.2.a.(1)
(2) Over three months through 12 months	RCONA550	1,001	M.2.a.(2)
(3) Over one year through three years	RCONA551	519	M.2.a.(3)
(4) Over three years through five years	RCONA552	0	M.2.a.(4)
(5) Over five years through 15 years	RCONA553	516	M.2.a.(5)
(6) Over 15 years	RCONA554	0	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: <sup>(3)</sup> <sup>(5)</sup>			
(1) Three months or less	RCONA555	0	M.2.b.(1)
(2) Over three months through 12 months	RCONA556	0	M.2.b.(2)
(3) Over one year through three years	RCONA557	0	M.2.b.(3)
(4) Over three years through five years	RCONA558	0	M.2.b.(4)
(5) Over five years through 15 years	RCONA559	704	M.2.b.(5)
(6) Over 15 years	RCONA560	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: <sup>(6)</sup>			
(1) Three years or less	RCONA561	0	M.2.c.(1)
(2) Over three years	RCONA562	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)	RCONA248	1,001	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	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	RCON8782	0	M.4.a.
b. Fair value	RCON8783	0	M.4.b.
5. Not applicable			

(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

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
Dollar Amounts in Thousands					
Memorandum items 6.a through 6.g are to be completed semiannually in the June and December reports only.					
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	RCONG348	RCONG349	RCONG350	RCONG351	
	N/A	N/A	N/A	N/A	M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCONG352	RCONG353	RCONG354	RCONG355	
	N/A	N/A	N/A	N/A	M.6.b.
c. Corporate and similar loans .....	RCONG356	RCONG357	RCONG358	RCONG359	
	N/A	N/A	N/A	N/A	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCONG360	RCONG361	RCONG362	RCONG363	
	N/A	N/A	N/A	N/A	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCONG364	RCONG365	RCONG366	RCONG367	
	N/A	N/A	N/A	N/A	M.6.e.
f. Diversified (mixed) pools of structured financial products ....	RCONG368	RCONG369	RCONG370	RCONG371	
	N/A	N/A	N/A	N/A	M.6.f.
g. Other collateral or reference assets .....	RCONG372	RCONG373	RCONG374	RCONG375	
	N/A	N/A	N/A	N/A	M.6.g.

(1) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule RCCI

21

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

### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value and (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		Amount	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans .....	RCONF158	24,413	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF159	2,508	1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....	RCON1420	1,364	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 .....	RCON1797	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens .....	RCON5367	35,344	1.c.(2)(a)
(b) Secured by junior liens .....	RCON5368	78	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RCON1460	9,620	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF160	76,082	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF161	51,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....	RCON1288	0	2.
3. Loans to finance agricultural production and other loans to farmers .....	RCON1590	0	3.
4. Commercial and industrial loans .....	RCON1766	45,263	4.
5. Not applicable			
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
a. Credit cards .....	RCONB538	0	6.a.
b. Other revolving credit plans .....	RCONB539	32	6.b.
c. Automobile loans .....	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) .....	RCONK207	296	6.d.
7. Not applicable			
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:			
a. Loans to nondepository financial institutions .....	RCONJ454	0	9.a.
b. Other loans .....	RCONJ464	0	9.b.
10. Lease financing receivables (net of unearned income) .....	RCON2165	0	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above .....	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .....	RCON2122	246,000	12.

Schedule RC-C—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands			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 .....	RCONK158	0		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK159	0		M.1.a.(2)
b. Loans secured by 1-4 family residential properties .....	RCONF576	0		M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	RCONK160	0		M.1.c.
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK161	0		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK162	0		M.1.d.(2)
e. Commercial and industrial loans .....	RCONK256	0		M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCONK165	0		M.1.f.
Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):				
(1) Loans secured by farmland .....	RCONK166	0		M.1.f.(1)
(2) and (3) Not applicable				
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	RCONK098	0		M.1.f.(4)(a)
(b) Automobile loans .....	RCONK203	0		M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK204	0		M.1.f.(4)(c)
Memoranda 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 I, item 3) exceeding 5 percent of total loans				
(5) Loans to finance agricultural production and other loans to farmers .....	RCONK168	N/A		M.1.f.(5)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) .....				
	RCONHK25	0		M.1.g.

(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, 2016, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Amount		
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of: (1) (2)				
(1) Three months or less .....	RCONA564	24,147	M.2.a.(1)	
(2) Over three months through 12 months .....	RCONA565	6,390	M.2.a.(2)	
(3) Over one year through three years .....	RCONA566	2,605	M.2.a.(3)	
(4) Over three years through five years .....	RCONA567	482	M.2.a.(4)	
(5) Over five years through 15 years .....	RCONA568	1,720	M.2.a.(5)	
(6) Over 15 years .....	RCONA569	0	M.2.a.(6)	
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10) 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)) with a remaining maturity or next repricing date of: (1) (3)				
(1) Three months or less .....	RCONA570	69,080	M.2.b.(1)	
(2) Over three months through 12 months .....	RCONA571	12,714	M.2.b.(2)	
(3) Over one year through three years .....	RCONA572	12,490	M.2.b.(3)	
(4) Over three years through five years .....	RCONA573	18,828	M.2.b.(4)	
(5) Over five years through 15 years .....	RCONA574	97,492	M.2.b.(5)	
(6) Over 15 years .....	RCONA575	0	M.2.b.(6)	
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....		RCONA247	70,329	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4) .....		RCON2746	0	M.3.
Memorandum item 4 is to be completed semiannually in the June and December reports only.				
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)) .....		RCON5370	N/A	M.4.
5. Not applicable				
6. Not applicable				

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Amount	
Memorandum item 7 is to be completed by all banks.			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance .....	RCONC779	0	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....	RCONC780	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)) .....	RCONF230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of <b>December 31, 2016</b> , that exceeded the lesser of \$100 million or 5 percent of total loans and leases <b>held for investment and held for sale</b> (as reported in Schedule RC-C, Part I, item 12).			
Memorandum items 8.b and 8.c are to be completed annually in the December report only.			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	RCONF231	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 .....	RCONF232	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)) .....	RCONF577	0	M.9.
10. Not applicable			
11. Not applicable			

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flow s not expected to be collected	
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 w ere acquired in business combinations w ith acquisition dates in the current calendar year .....				
	RCONGW45	0	RCONGW46	0
			RCONGW47	0
				M.12.



Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		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) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35) as of <b>December 31, 2016</b>.</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) .....	RCONG376		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) .....	RIADG377		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases .....	RCONG378	187,086	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):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ466	N/A	M.15.a.(1)
(2) Proprietary reverse mortgages .....	RCONJ467	N/A	M.15.a.(2)
		Number	
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ468	N/A	M.15.b.(1)
(2) Proprietary reverse mortgages .....	RCONJ469	N/A	M.15.b.(2)
Dollar Amounts in Thousands		Amount	
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ470	N/A	M.15.c.(1)
(2) Proprietary reverse mortgages .....	RCONJ471	N/A	M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

	Yes/No
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.") .....	<div>RCON6999</div> <div>N/A</div>

1.

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

	Number
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.) .....	<div>RCON5562</div> <div>N/A</div>
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.) .....	<div>RCON5563</div> <div>N/A</div>

2.a.

2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding
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 .....	<div>RCON5564</div> <div>N/A</div>	<div>RCON5565</div> <div>N/A</div>
b. With original amounts of more than \$100,000 through \$250,000 .....	<div>RCON5566</div> <div>N/A</div>	<div>RCON5567</div> <div>N/A</div>
c. With original amounts of more than \$250,000 through \$1,000,000 ...	<div>RCON5568</div> <div>N/A</div>	<div>RCON5569</div> <div>N/A</div>
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 .....	<div>RCON5570</div> <div>N/A</div>	<div>RCON5571</div> <div>N/A</div>
b. With original amounts of more than \$100,000 through \$250,000 .....	<div>RCON5572</div> <div>N/A</div>	<div>RCON5573</div> <div>N/A</div>
c. With original amounts of more than \$250,000 through \$1,000,000 ...	<div>RCON5574</div> <div>N/A</div>	<div>RCON5575</div> <div>N/A</div>

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

	Yes/No
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3, have <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.") .....	
	RCON6860 N/A
	5.

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

	Number
6. Report the total <i>number</i> of loans <i>currently outstanding</i> 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.) .....	RCON5576 N/A
	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.) .....	RCON5577 N/A
	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding
7. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less .....	RCON5578 N/A	RCON5579 N/A
		7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5580 N/A	RCON5581 N/A
		7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5582 N/A	RCON5583 N/A
		7.c.
8. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less .....	RCON5584 N/A	RCON5585 N/A
		8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5586 N/A	RCON5587 N/A
		8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5588 N/A	RCON5589 N/A
		8.c.

Schedule RCE

28

## Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	(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)	
Deposits of:				
1. Individuals, partnerships, and corporations .....	RCONB549 115,392		RCONB550 95,375	1.
2. U.S. Government .....	RCON2202 0		RCON2520 0	2.
3. States and political subdivisions in the U.S. ....	RCON2203 0		RCON2530 0	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551 0		RCONB552 59,812	4.
5. Banks in foreign countries .....	RCON2213 0		RCON2236 0	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216 0		RCON2377 0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215 115,392	RCON2210 50,978	RCON2385 155,187	7.

## Memoranda

Dollar Amounts in Thousands	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 .....	RCON6835 1,005	M.1.a.
b. Total brokered deposits .....	RCON2365 0	M.1.b.
c. <b>Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2)</b> .....	RCONHK05 0	M.1.c.
d. Maturity data for brokered deposits:		
(1) Brokered deposits of <b>\$250,000 or less</b> with a remaining maturity of one year or less (included in Memorandum item 1.c. above) .....	RCONHK06 0	M.1.d.(1)
(2) <b>Not applicable</b>		
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONK220 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) .....	RCON5590 N/A	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits .....	RCONK223 52,427	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):		
a. Savings deposits:		
(1) Money market deposit accounts (MMDAs) .....	RCON6810 93,666	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352 1,892	M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648 1,716	M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473 56,246	M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474 1,667	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above .....	RCONF233 744	M.2.e.

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

(2) The dollar amounts 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		Amount		
3. Maturity and repricing data for time deposits of <b>\$250,000 or less</b> :				
a. Time deposits of <b>\$250,000 or less</b> with a remaining maturity or next repricing date of: (1) (2)				
(1) Three months or less .....	RCONHK07	15,736		M.3.a.(1)
(2) Over three months through 12 months .....	RCONHK08	41,717		M.3.a.(2)
(3) Over one year through three years .....	RCONHK09	509		M.3.a.(3)
(4) Over three years .....	RCONHK10	0		M.3.a.(4)
b. Time deposits of <b>\$250,000 or less</b> with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3) .....		RCONHK11	57,453	M.3.b.
4. Maturity and repricing data for time deposits of <b>more than \$250,000</b> :				
a. Time deposits of <b>more than \$250,000</b> with a remaining maturity or next repricing date of: (1) (4)				
(1) Three months or less .....	RCONHK12	0		M.4.a.(1)
(2) Over three months through 12 months .....	RCONHK13	1,061		M.4.a.(2)
(3) Over one year through three years .....	RCONHK14	606		M.4.a.(3)
(4) Over three years .....	RCONHK15	0		M.4.a.(4)
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) .....		RCONK222	1,061	M.4.b.
		Yes/No		
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? .....		RCONP752	YES	M.5.

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.

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

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Amount	
1. Accrued interest receivable (1)	RCONB556	650	1.
2. Net deferred tax assets (2)	RCON2148	1,191	2.
3. Interest-only strips receivable (not in the form of a security) on: (3)			
a. Mortgage loans	RCONA519	0	3.a.
b. Other financial assets	RCONA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)	RCON1752	1,440	4.
5. Life insurance assets:			
a. General account life insurance assets	RCONK201	0	5.a.
b. Separate account life insurance assets	RCONK202	0	5.b.
c. Hybrid account life insurance assets	RCONK270	0	5.c.
Items 6.a through 6.k are to be completed semiannually in the June and December reports only.			
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)	RCON2168	568	6.
a. Prepaid expenses	RCON2166	N/A	6.a.
b. Repossessed personal property (including vehicles)	RCON1578	N/A	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	N/A	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	N/A	6.d.
e. FDIC loss-sharing indemnification assets	RCONJ448	N/A	6.e.
f. Computer software	RCONFT33	N/A	6.f.
g. Accounts receivable	RCONFT34	N/A	6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35	N/A	6.h.
i. TEXT3549	RCON3549	N/A	6.i.
j. TEXT3550	RCON3550	N/A	6.j.
k. TEXT3551	RCON3551	N/A	6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	3,849	7.

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

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

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

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			Amount		
1.					
a.	Interest accrued and unpaid on deposits (1)	RCON3645	21	1.a.	
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	1,703	1.b.	
2.	Net deferred tax liabilities (2)	RCON3049	0	2.	
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCONB557	37	3.	
Items 4.a through 4.g are to be completed semiannually in the June and December reports only.					
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)		RCON2938	0	4.
a.	Accounts payable	RCON3066	N/A		4.a.
b.	Deferred compensation liabilities	RCONC011	N/A		4.b.
c.	Dividends declared but not yet payable	RCON2932	N/A		4.c.
d.	Derivatives with a negative fair value held for purposes other than trading	RCONC012	N/A		4.d.
e.	TEXT3552	N/A	RCON3552	N/A	4.e.
f.	TEXT3553	N/A	RCON3553	N/A	4.f.
g.	TEXT3554	N/A	RCON3554	N/A	4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		RCON2930	1,761	5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.  
(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RCK

32

**Schedule RC-K—Quarterly Averages <sup>(1)</sup>**

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Interest-bearing balances due from depository institutions .....	RCON3381	52,586	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCONB558	1,000	2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCONB559	738	3.
4. All other securities (includes securities issued by states & political subdivisions in U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCONB560	1,047	4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCON3365	0	5.
6. Loans:			
a. Total loans .....	RCON3360	238,831	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties .....	RCON3465	34,568	6.b.(1)
(2) All other loans secured by real estate .....	RCON3466	166,960	6.b.(2)
c. Commercial and industrial loans .....	RCON3387	36,966	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards .....	RCONB561	0	6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	334	6.d.(2)
7. To be completed by banks with \$100 million or more in total assets: <sup>(4)</sup>			
Trading assets .....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income) .....	RCON3484	0	8.
9. Total assets <sup>(5)</sup> .....	RCON3368	301,226	9.
<b>Liabilities</b>			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	75,595	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs) .....	RCONB563	97,706	11.a.
b. Time deposits of <b>\$250,000 or less</b> .....	RCONHK16	55,715	11.b.
c. Time deposits of <b>more than \$250,000</b> .....	RCONHK17	2,618	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase .....	RCON3353	0	12.
13. To be completed by banks with \$100 million or more in total assets: <sup>(4)</sup>			
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCON3355	5,000	13.

**Memorandum**

Dollar Amounts in Thousands			Amount
Memorandum item 1 is to be completed by: (4)			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans			
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	N/A	M.1.

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

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

(5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.



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

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

Dollar Amounts in Thousands		Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCON3814	250	1.a.
b. Credit card lines .....	RCON3815	0	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1)			
(1) Unused consumer credit card lines .....	RCONJ455	N/A	1.b.(1)
(2) Other unused credit card lines .....	RCONJ456	N/A	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 .....	RCONF164	13,475	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments ...	RCONF165	8,216	1.c.(1)(b)
(2) NOT secured by real estate .....	RCON6550	0	1.c.(2)
d. Securities underw riting .....	RCON3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans .....	RCONJ457	20,128	1.e.(1)
(2) Loans to financial institutions .....	RCONJ458	0	1.e.(2)
(3) All other unused commitments .....	RCONJ459	28,489	1.e.(3)
2. Financial standby letters of credit .....	RCON3819	0	2.
3. Performance standby letters of credit .....	RCON3821	306	3.
4. Commercial and similar letters of credit .....	RCON3411	0	4.
5. Not applicable			
6. Securities lent and borrow ed:			
a. Securities lent (including customers' securities lent w here the customer is indemnified against loss by the reporting bank) .....	RCON3433	0	6.a.
b. Securities borrow ed .....	RCON3432	0	6.b.
7. and 8. Not applicable			
Memorandum items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.			
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....			
a. and b. Not applicable	RCON3430	0	9.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	RCONC978	N/A	9.c.
d. TEXT3555 N/A	RCON3555	N/A	9.d.
e. TEXT3556 N/A	RCON3556	N/A	9.e.
f. TEXT3557 N/A	RCON3557	N/A	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....			
a. Not applicable	RCON5591	0	10.
b. TEXT5592 N/A	RCON5592	N/A	10.b.
c. TEXT5593 N/A	RCON5593	N/A	10.c.
d. TEXT5594 N/A	RCON5594	N/A	10.d.
e. TEXT5595 N/A	RCON5595	N/A	10.e.
11. Year-to-date merchant credit card sales volume:			
a. Sales for w hich the reporting bank is the acquiring bank .....	RCONC223	0	11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk .....	RCONC224	0	11.b.

(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, 2016, Report of Condition.

Schedule RCM

34

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands		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	RCON6164	1,480	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	Number		
	RCON6165	1	1.b.
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets	RCON3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets	RCONA590	0	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCONB026	396	2.b.
c. All other identifiable intangible assets	RCON5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCON0426	396	2.d.
3. Other real estate owned:			
a. Construction, land development, and other land	RCON5508	0	3.a.
b. Farmland	RCON5509	0	3.b.
c. 1-4 family residential properties	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties	RCON5511	0	3.d.
e. Nonfarm nonresidential properties	RCON5512	0	3.e.
f. Foreclosed properties from "GNMA loans"	RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)	RCON2150	0	3.g.
4. Not applicable			
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of: (1)			
(a) One year or less	RCONF055	5,000	5.a.(1)(a)
(b) Over one year through three years	RCONF056	0	5.a.(1)(b)
(c) Over three years through five years	RCONF057	0	5.a.(1)(c)
(d) Over five years	RCONF058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	RCON2651	5,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCONF059	0	5.a.(3)
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of: (3)			
(a) One year or less	RCONF060	0	5.b.(1)(a)
(b) Over one year through three years	RCONF061	0	5.b.(1)(b)
(c) Over three years through five years	RCONF062	0	5.b.(1)(c)
(d) Over five years	RCONF063	0	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)	RCONB571	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)	RCON3190	5,000	5.c.

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

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

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

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

Schedule RC-M—Continued

Memorandum items 6, 7, 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....		RCONB569	N/A
		6.	
Dollar Amounts in Thousands		Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....		RCONB570	N/A
		7.	
8. Internet Website addresses and physical office trade names:			
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):			
http:// .....		TEXT4087	www.mycapitalbank.com
		8.a.	
b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposits from the public, if any: (Example: www.examplebank.biz): (1)			
(1) http:// .....	TE01N528	8.b.(1)	
(2) http:// .....	TE02N528	8.b.(2)	
(3) http:// .....	TE03N528	8.b.(3)	
(4) http:// .....	TE04N528	8.b.(4)	
(5) http:// .....	TE05N528	8.b.(5)	
(6) http:// .....	TE06N528	8.b.(6)	
(7) http:// .....	TE07N528	8.b.(7)	
(8) http:// .....	TE08N528	8.b.(8)	
(9) http:// .....	TE09N528	8.b.(9)	
(10) http:// .....	TE10N528	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)	TE01N529	8.c.(1)	
(2)	TE02N529	8.c.(2)	
(3)	TE03N529	8.c.(3)	
(4)	TE04N529	8.c.(4)	
(5)	TE05N529	8.c.(5)	
(6)	TE06N529	8.c.(6)	
		Yes/No	
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website? .....		RCON4088	N/A
		9.	
Dollar Amounts in Thousands		Amount	
10. Secured liabilities:			
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) .....		RCONF064	0
		10.a.	
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .		RCONF065	0
		10.b.	
		Yes/No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....		RCONG463	N/A
		11.	
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....		RCONG464	N/A
		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			Amount	
13. Not applicable				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1)	.....	RCONK193	N/A	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	.....	RCONK194	N/A	14.b.

		Number	
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owner's 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)	.....	RCONL133	N/A
			15.a.

		Yes/No	
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?			
	.....	RCONL135	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

	Yes/No	
<i>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.</i>		
16. International remittance transfers offered to consumers: <sup>(1)</sup>		
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 .....	RCONN517 N/A	16.a.(1)
(2) International ACH transactions .....	RCONN518 N/A	16.a.(2)
(3) Other proprietary services operated by your institution .....	RCONN519 N/A	16.a.(3)
(4) Other proprietary services operated by another party .....	RCONN520 N/A	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? .....	RCONN521 N/A	16.b.

	Number	
<i>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.</i>		
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 mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) .....	RCONN522	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 .....	RCONN523	16.d.(1)

	Amount	
(2) Estimated dollar value of international remittance transfers .....	RCONN524	16.d.(2)

	Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception .....	RCONN527	16.d.(3)

(1) Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR Section 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR Section 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 Section 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers. Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

Schedule RCN

38

**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		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans .....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	0	RCONF175	0	RCONF177	0	1.a.(2)
b. Secured by farmland .....	RCON3493	0	RCON3494	0	RCON3495	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 .....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	0	RCONC237	0	RCONC229	0	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	0	RCONF180	0	RCONF182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	0	RCONF181	0	RCONF183	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							
4. Commercial and industrial loans. ....	RCON1606	370	RCON1607	0	RCON1608	52	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans .....	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							
7. All other loans (1) .....	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables .....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8) .....	RCON1406	370	RCON1407	0	RCON1403	52	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCON3505	0	RCON3506	0	RCON3507	0	10.

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

Schedule RC-N—Continued

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

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	
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 .....				
	RCONK0360	RCONK0370	RCONK0380	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" ..				
	RCONK0390	RCONK0400	RCONK0410	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 .....				
	RCONK0420	RCONK0430	RCONK0440	11.b.

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	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans .....	RCONK1050	RCONK1060	RCONK1070	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK1080	RCONK1090	RCONK1100	M.1.a.(2)
b. Loans secured by 1-4 family residential properties .....	RCONF6610	RCONF6620	RCONF6630	M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	RCONK1110	RCONK1120	RCONK1130	M.1.c.
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK1140	RCONK1150	RCONK1160	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK1170	RCONK1180	RCONK1190	M.1.d.(2)
e. Commercial and industrial loans .....	RCONK2570	RCONK2580	RCONK2590	M.1.e.

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		
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures) ..... <i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i> (1) Loans secured by farmland ..... (2) Not applicable (3) Not applicable (4) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards ..... (b) Automobile loans ..... (c) Other (includes revolving credit plans other than credit cards and other consumer loans) .... <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 .....	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.
	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.(1)
	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.(4)(a)
	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.(4)(b)
	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.(4)(c)
	RCONK138	N/A	RCONK139	N/A	RCONK140	N/A	M.1.f.(5)
	RCONHK26	0	RCONHK27	0	RCONHK28	0	M.1.g.
g. Total 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 (sum of Memorandum items 1.a.(1) through 1.f) (2) .....							

(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, 2016, Report of Condition.

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



Schedule RCN

41

## 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	
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 .....				
	RCON6558 0	RCON6559 0	RCON6560 0	M.2.
3. <b>Not applicable</b>				
<i>Memorandum item 4 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				
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....				
	RCON1594 N/A	RCON1597 N/A	RCON1583 N/A	M.4.
<i>Memorandum item 5 is to be completed semi-annually in the June and December reports only.</i>				
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8) .....				
	RCONC240 N/A	RCONC241 N/A	RCONC226 N/A	M.5.
6. <b>Not applicable</b>				

Dollar Amounts in Thousands		Amount	
7. Additions to nonaccrual assets during the quarter .....	RCONC410	0	M.7.
8. Nonaccrual assets sold during the quarter .....	RCONC411	0	M.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	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):				
a. Outstanding balance .....	RCONL183 0	RCONL184 0	RCONL185 0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above .....	RCONL186 0	RCONL187 0	RCONL188 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, 2016, Report of Condition.

Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

All FDIC-insured depository institutions must complete Schedule RC-O each quarter on an "unconsolidated single FDIC certificate number basis," unless otherwise indicated (see instructions).

Dollar Amounts in Thousands		Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCONF236	270,600	1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions .....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter .....	RCONK652	301,226	4.
Number			
a. Averaging method used (for daily, enter 1; for weekly, enter 2) .....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter (1) .....	RCONK654	27,540	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	RCONK655	0	6.
7. Unsecured "Other borrow ings" w ith 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 .....	RCONG465	0	7.a.
b. Over one year through three years .....	RCONG466	0	7.b.
c. Over three years through five years .....	RCONG467	0	7.c.
d. Over five years .....	RCONG468	0	7.d.
8. Subordinated notes and debentures w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
a. One year or less .....	RCONG469	0	8.a.
b. Over one year through three years .....	RCONG470	0	8.b.
c. Over three years through five years .....	RCONG471	0	8.c.
d. Over five years .....	RCONG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) .....	RCONG803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated reciprocal brokered deposits .....	RCONL190	N/A	9.a.

Yes/No	
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? .....	RCONK656 NO

Dollar Amounts in Thousands			Amount
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction .....	RCONK657		N/A
b. Banker's bank deduction limit .....	RCONK658		N/A

Yes/No	
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? .....	RCONK659 NO

Dollar Amounts in Thousands			Amount
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. (2)</i>			
a. Custodial bank deduction .....	RCONK660		N/A
b. Custodial bank deduction limit .....	RCONK661		N/A

(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			Amount
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allow able 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 .....	RCONF049	92,298	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	1425	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 .....	RCONF051	177,296	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	140	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 .....	RCONF045	752	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	15	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 .....	RCONF047	254	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..	RCONF048	1	M.1.d.(2)
2. Not applicable			
3. Has the reporting institution been consolidated w ith 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:			
a. Legal title .....	TEXTA545		M.3.a.
b. FDIC Certificate Number .....	RCONA545	0	M.3.b.

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

Schedule RCRI

44

# 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	Amount	
<b>Common Equity Tier 1 Capital</b>		
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	RCOAP742 16,047	1.
2. Retained earnings .....	RCON3632 11,799	2.
3. Accumulated other comprehensive income (AOCI) .....	RCOAB530 (11)	3.
	Number	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) .....	RCOAP838 1	3.a.
Dollar Amounts in Thousands	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....	RCOAP839 0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	RCOAP840 27,835	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>		
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	RCOAP841 0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	RCOAP842 317	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 .....	RCOAP843 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) .....	RCOAP844 (11)	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) .....	RCOAP845 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) .....	RCOAP846 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) .....	RCOAP847 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) .....	RCOAP848 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 relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCOAP849 N/A	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:		
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCOAP850 0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	RCOAP851 0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....	RCOAP852 27,529	11.
12. Subtotal (item 5 minus items 6 through 11) .....		12.

Schedule RCRI

45

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

Dollar Amounts in Thousands		Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	RCOAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	RCOAP854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	RCOAP855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....	RCOAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions .....	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18) .....	RCOAP859	27,529	19.
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus .....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions .....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCOAP865	0	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital (sum of items 19 and 25) .....	RCOA8274	27,529	26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus .....	RCOAP866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	RCOAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital .....	RCOAP868	0	29.
30. Allowance for loan and lease losses includable in tier 2 capital .....	RCOA5310	3,234	30.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital .....	RCOAQ257	0	31.
32. Tier 2 capital before deductions (sum of items 27 through 31) .....	RCOAP870	3,234	32.
33. LESS: Tier 2 capital deductions .....	RCOAP872	0	33.
34. Tier 2 capital (greater of item 32 minus item 33, or zero) .....	RCOA5311	3,234	34.
<b>Total Capital</b>			
35. Total capital (sum of items 26 and 34) .....	RCOA3792	30,763	35.

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands		Amount	
<b>Total Assets for the Leverage Ratio</b>			
36. Average total consolidated assets .....	RCON3368	301,226	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions): (**) .....	RCOAP875	317	37.
<b>Components</b>			
a. Common equity tier 1 capital adjustments and deductions in items 6, 7, 8, 10.b., 11, and 13 through 16	Line a.	317	
b. Item 17: "Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions"	Line b.	0	
c. Item 24: "Additional tier 1 capital deductions" (NOTE: Avoid double-counting amounts reported in item 17.)	Line c.	0	
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	RCOAB596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38) .....	RCOAA224	300,909	39.
<b>Total Risk-Weighted Assets</b>			
40. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....	RCOAA223	259,740	40.

		Percentage	
<b>Risk-Based Capital Ratios*</b>			
41. Common equity tier 1 capital ratio (item 19 divided by item 40) .....	RCOAP793	10.5987	41.
42. Tier 1 capital ratio (item 26 divided by item 40) .....	RCOA7206	10.5987	42.
43. Total capital ratio (item 35 divided by item 40) .....	RCOA7205	11.8438	43.
<b>Leverage Capital Ratios*</b>			
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	RCOA7204	9.1486	44.
<b>45. Not applicable</b>			
<b>Capital Buffer*</b>			
46. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments .....	RCOAH311	3.8438	46.

Dollar Amounts in Thousands			Amount
Institutions must complete items 47 and 48 if the amount in item 46 is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income .....	RCOAH313	N/A	47.
48. Distributions and discretionary bonus payments during the quarter .....	RCOAH314	N/A	48.

(\*\*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

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

Schedule RC-R, Part II, Risk-Weighted Assets

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

Balance Sheet Asset Categories<sup>(2)</sup>

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
1. Cash and balances due from depository institutions .....	RCOND957	RCONS396	RCOND958				RCOND959	1.
	54,455	0	40,372				14,083	
2. Securities:								
a. Held-to-maturity securities .....	RCOND961	RCONS399	RCOND962	RCONHJ74	RCONHJ75		RCOND963	2.a.
	0	0	0	0	0		0	
b. Available-for-sale securities .....	RCOND966	RCONS402	RCOND967	RCONHJ76	RCONHJ77		RCOND968	2.b.
	2,740	(18)	0	0	0		2,758	
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	RCOND971		RCOND972				RCOND973	3.a.
	0		0				0	
b. Securities purchased under agreements to resell .....	RCONH171	RCONH172						3.b.
	0	0						
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	RCONS413	RCONS414	RCONH173				RCONS415	4.a.
	0	0	0				0	
b. High volatility commercial real estate exposures .....	RCONS419	RCONS420	RCONH174				RCONH175	4.b.
	0	0	0				0	
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	RCONS423	RCONS424	RCONS425	RCONHJ78	RCONHJ79		RCONS426	4.c.
	0	0	0	0	0		0	
d. All other exposures .....	RCONS431	RCONS432	RCONS433	RCONHJ80	RCONHJ81		RCONS434	4.d.
	1,289	0	0	0	0		1,289	

(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 234.

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

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

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
1. Cash and balances due from depository institutions .....	RCONS397	RCOND960	RCONS398					1.
	0	0	0					
2. Securities:								
a. Held-to-maturity securities .....	RCOND964	RCOND965	RCONS400					2.a.
	0	0	0					
b. Available-for-sale-securities .....	RCOND969	RCOND970	RCONS403					2.b.
	0	0	0					
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	RCONS410	RCOND974	RCONS411					3.a.
	0	0	0					
b. Securities purchased under agreements to resell								
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	RCONS416	RCONS417						4.a.
	0	0						
b. High volatility commercial real estate exposures .....	RCONH176	RCONH177	RCONS421					4.b.
	0	0	0					
c. Exposures past due 90 days or more or on nonaccrual (5) .....	RCONS427	RCONS428	RCONS429	4.c.				
	0	0	0					
d. All other exposures .....	RCONS435	RCONS436	RCONS437	4.d.				
	0	0	0					

(4) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

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



Schedule RC-R, Part II—Continued

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (6) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (6) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
1. Cash and balances due from depository institutions						
2. Securities:						
a. Held-to-maturity securities						
b. Available-for-sale securities .....				RCONH271	RCONH272	
				0	0	2. b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices						
b. Securities purchased under agreements to resell						
4. Loans and leases held for sale:						
a. Residential mortgage exposures .....				RCONH273	RCONH274	
				0	0	4. a.
b. High volatility commercial real estate exposures .....				RCONH275	RCONH276	
				0	0	4. b.
c. Exposures past due 90 days or more or on nonaccrual (7) .....				RCONH277	RCONH278	
				0	0	4. c.
d. All other exposures .....				RCONH279	RCONH280	
				0	0	4. d.

(6) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
5. Loans and leases <b>held for investment</b> :								
a. Residential mortgage exposures .....	RCONS439	RCONS440	RCONH178				RCONS441	5.a.
	35,344	0	0				0	
b. High volatility commercial real estate exposures .....	RCONS445	RCONS446	RCONH179				RCONH180	5.b.
	0	0	0				0	
c. Exposures past due 90 days or more or on nonaccrual <sup>(8)</sup> .....	RCONS449	RCONS450	RCONS451	RCONHJ82	RCONHJ83		RCONS452	5.c.
	52	0	0	0	0		0	
d. All other exposures .....	RCONS457	RCONS458	RCONS459	RCONHJ84	RCONHJ85		RCONS460	5.d.
	209,315	0	0	0	0		1,041	
6. LESS: Allow ance for loan and lease losses .....	RCON3123	RCON3123						6.
	3,197	3,197						
7. Trading assets .....	RCOND976	RCONS466	RCOND977	RCONHJ86	RCONHJ87		RCOND978	7.
	0	0	0	0	0		0	
8. All other assets <sup>(9)</sup> .....	RCOND981	RCONS469	RCOND982	RCONHJ88	RCONHJ89		RCOND983	8.
	5,177	0	480	0	0		960	

(8) 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 on nonaccrual.

(9) 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, Part II—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
5. Loans and leases held for investment:								
a. Residential mortgage exposures .....	RCONS442	RCONS443						5.a.
	35,344	0						
b. High volatility commercial real estate exposures .....	RCONH181	RCONH182	RCONS447					5.b.
	0	0	0					
c. Exposures past due 90 days or more or on nonaccrual (11) .....	RCONS453	RCONS454	RCONS455					5.c.
	0	0	52					
d. All other exposures .....	RCONS461	RCONS462	RCONS463					5.d.
	0	208,274	0					
6. LESS: Allowance for loans and lease losses								
7. Trading assets .....	RCOND979	RCOND980	RCONS467		RCONH186	RCONH290	RCONH187	
	0	0	0		0	0	0	7.
8. All other assets (12) .....	RCOND984	RCOND985	RCONH185		RCONH188	RCONS470	RCONS471	
	0	3,737	0		0	0	0	8.

(10) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

(11) 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 on nonaccrual.

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

Schedule RC-R, Part II—Continued

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
5. Loans and leases <b>held for investment</b> :						
a. Residential mortgage exposures .....				RCONH281	RCONH282	
				0	0	5.a.
b. High volatility commercial real estate exposures .....				RCONH283	RCONH284	
				0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (14) .....				RCONH285	RCONH286	
				0	0	5.c.
d. All other exposures .....				RCONH287	RCONH288	
				0	0	5.d.
6. LESS: Allow ance for loans and lease losses						
7. Trading assets .....				RCONH291	RCONH292	
				0	0	7.
8. All other assets (15) .....				RCONH294	RCONH295	
				0	0	8.
a. Separate account bank-ow ned life insurance .....				RCONH296	RCONH297	
				0	0	8.a.
b. Default fund contributions to central counterparties .....				RCONH298	RCONH299	
				0	0	8.b.

(13) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to w hich the collateral haircut approach is applied, separate account bank-ow ned life insurance, and default fund contributions to central counterparties.

(14) 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 on nonaccrual.

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

Schedule RC-R, Part II—Continued

Securitization Exposures: On- and Off-Balance Sheet

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250% Exposure Amount	(Column T) Total Risk- Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk- Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar Amounts in Thousands						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities .....	RCONS475	RCONS476	RCONS477	RCONS478	RCONS479	9.a.
	0	0	0	0	0	
b. Available-for-sale securities .....	RCONS480	RCONS481	RCONS482	RCONS483	RCONS484	9.b.
	0	0	0	0	0	
c. Trading assets .....	RCONS485	RCONS486	RCONS487	RCONS488	RCONS489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures .....	RCONS490	RCONS491	RCONS492	RCONS493	RCONS494	9.d.
	0	0	0	0	0	
10. Off-balance sheet securitization exposures .....	RCONS495	RCONS496	RCONS497	RCONS498	RCONS499	10.
	0	0	0	0	0	

(16) Simplified Supervisory Formula Approach.

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands		(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%
11. Total balance sheet assets <sup>(17)</sup>		RCON2170	RCONS500	RCOND987	RCONHJ90	RCONHJ91		RCOND988	RCOND989	RCOND990
.....		305,175	(3,215)	40,852	0	0		20,131	35,344	212,011
		11.								
Dollar Amounts in Thousands		(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets <sup>(17)</sup>		RCONS503		RCONS505	RCONS506	RCONS507			RCONS510	RCONH300
.....		52		0	0	0			0	0
		11.								

(17) 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.  
(18) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R, Part II—Continued

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) ( 19 )

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	
12. Financial standby letters of credit .....	RCOND991		RCOND992	RCOND993	RCONHJ92	RCONHJ93		12.
	0	1.0	0	0	0	0		
13. Performance standby letters of credit and transaction-related contingent items .....	RCOND997		RCOND998	RCOND999				13.
	306	0.5	153	0				
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCONG606		RCONG607	RCONG608	RCONHJ94	RCONHJ95		14.
	0	0.2	0	0	0	0		
15. Retained recourse on small business obligations sold with recourse .....	RCONG612		RCONG613	RCONG614				15.
	0	1.0	0	0				
16. Repo-style transactions ( 22 ) .....	RCONS515		RCONS516	RCONS517	RCONS518	RCONS519		16.
	0	1.0	0	0	0	0		
17. All other off-balance sheet liabilities .....	RCONG618		RCONG619	RCONG620				17.
	0	1.0	0	0				
18. Unused commitments (exclude unused commitments to asset- backed commercial paper conduits):								
a. Original maturity of one year or less .....	RCONS525		RCONS526	RCONS527	RCONHJ96	RCONHJ97		18.a.
	31,597	0.2	6,319	0	0	0		
b. Original maturity exceeding one year .....	RCONG624		RCONG625	RCONG626	RCONHJ98	RCONHJ99		18.b.
	38,961	0.5	19,481	0	0	0		

(19) 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.

(20) Credit conversion factor.

(21) 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.

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

Schedule RC-R, Part II—Continued

	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk (23) Weighted Asset Amount	
Dollar Amounts in Thousands							
12. Financial standby letters of credit .....	RCOND994	RCOND995	RCOND996	RCONS511			12.
	0	0	0	0			
13. Performance standby letters of credit and transaction-related contingent items .....	RCONG603	RCONG604	RCONG605	RCONS512			13.
	0	0	153	0			
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCONG609	RCONG610	RCONG611	RCONS513			14.
	0	0	0	0			
15. Retained recourse on small business obligations sold with recourse .....	RCONG615	RCONG616	RCONG617	RCONS514			15.
	0	0	0	0			
16. Repo-style transactions (24) .....	RCONS520	RCONS521	RCONS522	RCONS523	RCONH301	RCONH302	16.
	0	0	0	0	0	0	
17. All other off-balance sheet liabilities .....	RCONG621	RCONG622	RCONG623	RCONS524			17.
	0	0	0	0			
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less .....	RCONS528	RCONS529	RCONS530	RCONS531	RCONH303	RCONH304	18.a.
	0	0	6,319	0	0	0	
b. Original maturity exceeding one year .....	RCONG627	RCONG628	RCONG629	RCONS539	RCONH307	RCONH308	18.b.
	0	0	19,481	0	0	0	

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

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



Schedule RC-R, Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments .....	RCONS540		RCONS541						19.
	0	0.0	0						
20. Over-the-counter derivatives .....			RCONS542	RCONS543	RCONHK00	RCONHK01	RCONS544	RCONS545	20.
			0	0	0	0	0	0	
21. Centrally cleared derivatives .....			RCONS549	RCONS550	RCONS551	RCONS552		RCONS554	21.
			0	0	0	0		0	
22. Unsettled transactions (failed trades) (27) .....	RCONH191			RCONH193				RCONH194	22.
	0			0				0	

	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches (28) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments									
20. Over-the-counter derivatives .....	RCONS546	RCONS547	RCONS548				RCONH309	RCONH310	20.
	0	0	0				0	0	
21. Centrally cleared derivatives .....	RCONS555	RCONS556	RCONS557						21.
	0	0	0						
22. Unsettled transactions (failed trades) .....	RCONH195	RCONH196	RCONH197	RCONH198	RCONH199	RCONH200			22.
	0	0	0	0	0	0			

(25) Credit conversion factor.

(26) For item 19, column A multiplied by credit conversion factor.

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

(28) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

Schedule RC-R, Part II—Continued

Totals

Dollar Amounts in Thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....									23.
	RCONG630	RCONS558	RCONS559	RCONS560	RCONG631	RCONG632	RCONG633	RCONS561	
	40,852	0	0	0	20,131	35,344	237,964	52	23.
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	RCONG634	RCONS569	RCONS570	RCONS571	RCONG635	RCONG636	RCONG637	RCONS572	
	0	0	0	0	4,026	17,672	237,964	78	25.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								23.
		RCONS563	RCONS564	RCONS565	RCONS566	RCONS567	RCONS568	
		0	0	0	0	0	0	23.
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....		RCONS574	RCONS575	RCONS576	RCONS577	RCONS578	RCONS579	
		0	0	0	0	0	0	25.

(29) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R, Part II—Continued

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 (sum of Part II and Part I items below)*: .....		RCONS580	259,740	26.
RC-R, Part II items:				
a. Sum of items 2.b. through 20, Column S				
b. Sum of items 9 and 10, Columns T and U				
c. Sum of item 25, Columns C through Q				
RC-R, Part I items:				
d. Investments in the institution's own shares to the extent not excluded as part of treasury stock in item 10.b				
e. Reciprocal cross-holdings in the capital of financial institutions in the form of common stock in item 10.b				
f. Sum of items 11 and 13 through 16				
g. Additional tier 1 capital deductions in item 24 (exclude the portion of this item that is composed of tier 2 capital deductions reported in item 33)				
h. Tier 2 capital deductions in item 33				
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) .....		RCONS581	0	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (30) .....		RCONB704	259,740	28.
29. LESS: Excess allowance for loan and lease losses .....		RCONA222	0	29.
30. LESS: Allocated transfer risk reserve .....		RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....		RCONG641	259,740	31.

(\*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

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

Schedule RC-R, Part II—Continued

Memoranda

Dollar Amounts in Thousands				Amount						
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....				RCONG642	0	M.1.				
Dollar Amounts in Thousands				(Column A) With a remaining maturity of One year or less	(Column B) With a remaining maturity of Over one year through five years	(Column C) With a remaining maturity of Over five years				
2. Notional principal amounts of over-the-counter derivative contracts:										
a. Interest rate .....				RCONS582	0	RCONS583	0	RCONS584	0	M.2.a.
b. Foreign exchange rate and gold .....				RCONS585	0	RCONS586	0	RCONS587	0	M.2.b.
c. Credit (investment grade reference asset) .....				RCONS588	0	RCONS589	0	RCONS590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....				RCONS591	0	RCONS592	0	RCONS593	0	M.2.d.
e. Equity .....				RCONS594	0	RCONS595	0	RCONS596	0	M.2.e.
f. Precious metals (except gold) .....				RCONS597	0	RCONS598	0	RCONS599	0	M.2.f.
g. Other .....				RCONS600	0	RCONS601	0	RCONS602	0	M.2.g.
Dollar Amounts in Thousands				(Column A) With a remaining maturity of One year or less	(Column B) With a remaining maturity of Over one year through five years	(Column C) With a remaining maturity of Over five years				
3. Notional principal amounts of centrally cleared derivative contracts:										
a. Interest rate .....				RCONS603	0	RCONS604	0	RCONS605	0	M.3.a.
b. Foreign exchange rate and gold .....				RCONS606	0	RCONS607	0	RCONS608	0	M.3.b.
c. Credit (investment grade reference asset) .....				RCONS609	0	RCONS610	0	RCONS611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....				RCONS612	0	RCONS613	0	RCONS614	0	M.3.d.
e. Equity .....				RCONS615	0	RCONS616	0	RCONS617	0	M.3.e.
f. Precious metals (except gold) .....				RCONS618	0	RCONS619	0	RCONS620	0	M.3.f.
g. Other .....				RCONS621	0	RCONS622	0	RCONS623	0	M.3.g.

Schedule RC-T—Fiduciary and Related Services

		Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	RCONA345	NO	1.
2. Does the institution exercise the fiduciary powers it has been granted? .....	RCONA346	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.) .....	RCONB867	NO	3.

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(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					
<b>Fiduciary and Related Assets</b>					
4. Personal trust and agency accounts .....	RCONB868	RCONB869	RCONB870	RCONB871	4.
	N/A	N/A	N/A	N/A	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution .....	RCONB872	RCONB873	RCONB874	RCONB875	5.a.
	N/A	N/A	N/A	N/A	
b. Employee benefit—defined benefit .....	RCONB876	RCONB877	RCONB878	RCONB879	5.b.
	N/A	N/A	N/A	N/A	
c. Other employee benefit and retirement-related accounts .....	RCONB880	RCONB881	RCONB882	RCONB883	5.c.
	N/A	N/A	N/A	N/A	
6. Corporate trust and agency accounts .....	RCONB884	RCONB885	RCONC001	RCONC002	6.
	N/A	N/A	N/A	N/A	
7. Investment management and investment advisory agency accounts .....	RCONB886	RCONJ253	RCONB888	RCONJ254	7.
	N/A	N/A	N/A	N/A	
8. Foundation and endowment trust and agency accounts .....	RCONJ255	RCONJ256	RCONJ257	RCONJ258	8.
	N/A	N/A	N/A	N/A	
9. Other fiduciary accounts .....	RCONB890	RCONB891	RCONB892	RCONB893	9.
	N/A	N/A	N/A	N/A	
10. Total fiduciary accounts (sum of items 4 through 9) .....	RCONB894	RCONB895	RCONB896	RCONB897	10.
	N/A	N/A	N/A	N/A	
11. Custody and safekeeping accounts .....		RCONB898		RCONB899	11.
		N/A		N/A	
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCONJ259	RCONJ260	RCONJ261	RCONJ262	13.
	N/A	N/A	N/A	N/A	

Schedule RCT

62

## Schedule RC-T—Continued

Dollar Amounts in Thousands			Amount	
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts .....	RIADB904	N/A		14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution .....	RIADB905	N/A		15.a.
b. Employee benefit—defined benefit .....	RIADB906	N/A		15.b.
c. Other employee benefit and retirement-related accounts .....	RIADB907	N/A		15.c.
16. Corporate trust and agency accounts .....	RIADA479	N/A		16.
17. Investment management and investment advisory agency accounts .....	RIADJ315	N/A		17.
18. Foundation and endowment trust and agency accounts .....	RIADJ316	N/A		18.
19. Other fiduciary accounts .....	RIADA480	N/A		19.
20. Custody and safekeeping accounts .....	RIADB909	N/A		20.
21. Other fiduciary and related services income .....	RIADB910	N/A		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....	RIAD4070	N/A		22.
23. Less: Expenses .....	RIADC058	N/A		23.
24. Less: Net losses from fiduciary and related services .....	RIADA488	N/A		24.
25. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	N/A		25.
26. Net fiduciary and related services income .....	RIADA491	N/A		26.

## Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
Dollar Amounts in Thousands							
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits .....	RCONJ263	N/A	RCONJ264	N/A	RCONJ265	N/A	M.1.a.
b. Interest-bearing deposits .....	RCONJ266	N/A	RCONJ267	N/A	RCONJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCONJ269	N/A	RCONJ270	N/A	RCONJ271	N/A	M.1.c.
d. State, county, and municipal obligations .....	RCONJ272	N/A	RCONJ273	N/A	RCONJ274	N/A	M.1.d.
e. Money market mutual funds .....	RCONJ275	N/A	RCONJ276	N/A	RCONJ277	N/A	M.1.e.
f. Equity mutual funds .....	RCONJ278	N/A	RCONJ279	N/A	RCONJ280	N/A	M.1.f.
g. Other mutual funds .....	RCONJ281	N/A	RCONJ282	N/A	RCONJ283	N/A	M.1.g.
h. Common trust funds and collective investment funds .....	RCONJ284	N/A	RCONJ285	N/A	RCONJ286	N/A	M.1.h.
i. Other short-term obligations .....	RCONJ287	N/A	RCONJ288	N/A	RCONJ289	N/A	M.1.i.
j. Other notes and bonds .....	RCONJ290	N/A	RCONJ291	N/A	RCONJ292	N/A	M.1.j.
k. Investments in unregistered funds and private equity investments .....	RCONJ293	N/A	RCONJ294	N/A	RCONJ295	N/A	M.1.k.
l. Other common and preferred stocks .....	RCONJ296	N/A	RCONJ297	N/A	RCONJ298	N/A	M.1.l.
m. Real estate mortgages .....	RCONJ299	N/A	RCONJ300	N/A	RCONJ301	N/A	M.1.m.
n. Real estate .....	RCONJ302	N/A	RCONJ303	N/A	RCONJ304	N/A	M.1.n.
o. Miscellaneous assets .....	RCONJ305	N/A	RCONJ306	N/A	RCONJ307	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) .....	RCONJ308	N/A	RCONJ309	N/A	RCONJ310	N/A	M.1.p.

Schedule RCT

63

## Schedule RC-T—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		(Column A) Managed Assets		(Column B) Number of Managed Accounts	
1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds .....		RCONJ311	N/A	RCONJ312	N/A
2. Corporate trust and agency accounts:		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
a. Corporate and municipal trusteeships .....		RCONB927	N/A	RCONB928	N/A
(1) Issues reported in Memorandum item 2.a that are in default .....		RCONJ313	N/A	RCONJ314	N/A
b. Transfer agent, registrar, paying agent, and other corporate agency .....		RCONB929	N/A		
3. Collective investment funds and common trust funds:		(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
a. Domestic equity .....		RCONB931	N/A	RCONB932	N/A
b. International/Global equity .....		RCONB933	N/A	RCONB934	N/A
c. Stock/Bond blend .....		RCONB935	N/A	RCONB936	N/A
d. Taxable bond .....		RCONB937	N/A	RCONB938	N/A
e. Municipal bond .....		RCONB939	N/A	RCONB940	N/A
f. Short term investments/Money market .....		RCONB941	N/A	RCONB942	N/A
g. Specialty/Other .....		RCONB943	N/A	RCONB944	N/A
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....		RCONB945	N/A	RCONB946	N/A
		</			

Schedule RC-T—Continued

Memoranda—Continued

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

Confidential  
Name and Title (TEXT B962)

Confidential  
E-mail Address (TEXT B926)

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

Confidential  
FAX: Area code/phone number (TEXT B964)



Schedule SU

65

## Schedule SU—Supplemental Information

All Institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

	Yes/No	
<b>Derivatives</b>		
1. Does the institution have any derivative contracts? .....	RCONF00 NO	1.
	Amount	
a. Total gross notional amount of interest rate derivatives held for trading .....	RCONA126 N/A	1.a.
b. Total gross notional amount of all other derivatives held for trading .....	RCONF01 N/A	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading .....	RCON8725 N/A	1.c.
d. Total gross notional amount of all other derivatives not held for trading .....	RCONF02 N/A	1.d.

	Yes/No	
<b>1–4 Family Residential Mortgage Banking Activities</b>		
2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1–4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1–4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million? .....	RCONF03 NO	2.
	Amount	
a. Principal amount of 1–4 family residential mortgage loans sold during the quarter .....	RCONF04 N/A	2.a.
b. Quarter-end amount of 1–4 family residential mortgage loans held for sale or trading .....	RCONF05 N/A	2.b.

	Yes/No	
<b>Assets and Liabilities Measured at Fair Value on a Recurring Basis</b>		
3. Does the institution use the fair value option to measure any of its assets or liabilities? .....	RCONF06 NO	3.
	Amount	
a. Aggregate amount of fair value option assets .....	RCONHK18 N/A	3.a.
b. Aggregate amount of fair value option liabilities .....	RCONHK19 N/A	3.b.
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets .....	RIADF551 N/A	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities .....	RIADF553 N/A	3.d.

	Yes/No	
<b>Servicing, Securitization and Asset Sale Activities</b>		
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements? .....	RCONF07 NO	4.
	Amount	
a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement .....	RCONF08 N/A	4.a.
	Yes/No	
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized? .....	RCONF09 NO	5.
	Amount	
a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution .....	RCONF10 N/A	5.a.
	Yes/No	
6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others? .....	RCONF11 YES	6.
	Amount	
a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million .....	RCONF12 56,054	6.a.

Schedule SU—Continued

All Institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

	Yes/No	
<b>Variable Interest Entities</b>		
7. Does the institution have any consolidated variable interest entities? .....	RCONFT13 NO	7.
	Amount	
a. Total assets of consolidated variable interest entities .....	RCONFT14 N/A	7.a.
b. Total liabilities of consolidated variable interest entities .....	RCONFT15 N/A	7.b.

	Yes/No	
<b>Credit Card Lending Specialized Items</b>		
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes? .....	RCONFT16 NO	8.
	Amount	
a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards) .....	RCONC391 N/A	8.a.
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389 N/A	8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390 N/A	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income .....	RIADC388 N/A	8.d.
e. Outstanding credit card fees and finance charges included in retail credit card receivables sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements ..	RCONC407 N/A	8.e.

	Yes/No	
<b>FDIC Loss-Sharing Agreements</b>		
9. Does the institution have assets covered by FDIC loss-sharing agreements? .....	RCONFT17 NO	9.
	Amount	
a. Loans and leases covered by FDIC loss-sharing agreements .....	RCONFT18 N/A	9.a.
b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:		
(1) Past due 30 through 89 days and still accruing .....	RCONFT19 N/A	9.b.(1)
(2) Past due 90 days and still accruing .....	RCONFT20 N/A	9.b.(2)
(3) Nonaccrual .....	RCONFT21 N/A	9.b.(3)
c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:		
(1) Past due 30 through 89 days and still accruing .....	RCONK102 N/A	9.c.(1)
(2) Past due 90 days and still accruing .....	RCONK103 N/A	9.c.(2)
(3) Nonaccrual .....	RCONK104 N/A	9.c.(3)
d. Other real estate owned covered by FDIC loss-sharing agreements .....	RCONFT22 N/A	9.d.
e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements .....	RCONK192 N/A	9.e.

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

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

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

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

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

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

Comments? NO

(RCON 6979)

BANK MANAGEMENT STATEMENT (750 character limit):

(TEXT 6980)

# Reporting Requirements

- Is your bank's Call Report only submitted to a state banking agency? That is, you do not report to the FDIC or submit reports to the Central Data Repository (CDR): **NO**
- ID RSSD Number: **0003597305**
- FDIC Certificate Number: **58462**
- Legal Entity Identifier (LEI):
- Short Name: **Capital Bank**
- Legal Title of Bank: **Capital Bank**
- City: **San Juan Capistrano**
- State Abbreviation: **CA**
- Zip Code: **92675**
- During the calendar quarter, did the institution acquire assets or liabilities through a business combination or branch acquisition, or did the institution commence business as a new institution? (RCONA901): **NO**
- At any time during the calendar year, did the institution have an International Banking Facility (IBF) established in accordance with the terms of Federal Regulation D? (RCONC587): **NO**
- At any time during the calendar year, did the institution have an Edge or Agreement Corporation organized under Section 25 of the Federal Reserve Act and subject to Federal Regulation K? (RCONC588): **NO**
- Did the institution have an active foreign office during the calendar year? (RCONC590): **NO**
- Did the institution have total assets exceeding \$100 billion as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding \$100 billion as of current quarter-end? (RCONJ943): **NO**
- Did the institution have total assets exceeding \$10 billion as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding \$10 billion as of current quarter-end? (RCONG288): **NO**
- Did the institution have total assets exceeding \$1 billion as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding \$1 billion as of current quarter-end? (RCONC885): **NO**
- Did the institution have total assets exceeding \$300 million as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding \$300 million as of current quarter-end? (RCONC592): **NO**
- Did the institution have total assets exceeding \$100 million as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding \$100 million as of current quarter-end? (RCONC593): **YES**
- Is the institution considered to be a credit card specialty bank solely from its relationship with affiliated depository institutions which, on a combined basis, report outstanding credit card receivables that exceed, in the aggregate, \$500 million as of the report date? (RCONC695): **NO**
- Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters. Select which criterion, **1** or **2**, applies to your institution, or choose **0** if neither apply. (RCONF265): **0**
- Schedule RC-Q is to be completed by banks that (1) have total assets of \$500 million or more as of the beginning of their fiscal year, (2) 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 (3) are required to complete Schedule RC-D. Does your institution meet this condition? (RCONF266): **NO**
- Did your institution become newly insured by the FDIC on or after April 1, 2007? (RCONF700): **YES**
- Institutions that have elected to account for assets and liabilities under a fair value option should complete Schedule RI, Memorandum item 13. Does your institution meet this condition? (RCONF701): **NO**
- Did the institution have credit card lines (RC-L.1.b.) exceeding \$300 million as of June 30, of the preceding year? Or, due to a start-up, acquisition, or business combination, did the institution have credit card lines exceeding \$300 million as of current quarter-end? (RCONJ450): **NO**
- Did the institution qualify as "large"? (See Schedule RC-O instructions for definition) (RCONK684): **NO**
- Did the institution qualify as "highly complex"? (See Schedule RC-O instructions for definition) (RCONK685): **NO**
- Schedule RC-O is to be reported by FDIC-insured institutions. Is your institution FDIC-insured? (RCONK747): **YES**
- Schedule RC-M, item 15, is to be completed by Qualified Thrift Lenders. Is your institution a Qualified Thrift Lender? (RCONL109): **NO**
- Does the reporting institution own another insured depository institution? (RCONL143): **NO**
- Does your institution have consolidated assets of \$250 billion or more or consolidated total on-balance sheet foreign exposure of \$10 billion or more, or is it a subsidiary of a holding company that is an advanced approaches institution? (RCONN256): **NO**
- Is your institution an advanced approaches institution that exited parallel run? (RCONR068): **NO**
- Does your bank have any assets, reported in Schedule RC, that qualify as "securitization exposures" which must be reported in RC-R, Part II, 9.a. through 9.d.? **NO**
- Does your bank have any derivatives, off-balance sheet items, or other items reported in Schedule RC-L or RC-S, that qualify as "securitization exposures" which must be reported in RC-R, Part II, item 10?: **NO**