

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

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Report at the close of business June 30, 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.

FDIC Certificate Number 58090
(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.

Fresno First Bank

Legal Title of Bank (RSSD 9017)

Fresno

City (RSSD 9130)

CA

State Abbreviation (RSSD 9200)

93711-

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

Steve Canfield

Name (TEXT C490)

EVP / CFO

Title (TEXT C491)

scanfield@fresnofirstbank.com

E-mail Address (TEXT C492)

(559)348-5757

Area Code / Phone Number / Extension (TEXT C493)

(559)439-0290

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Evangelina Gonzalez

Name (TEXT C495)

SVP Operations

Title (TEXT C496)

egonzalez@fresnofirstbank.com

E-mail Address (TEXT 4086)

(559)348-5717

Area Code / Phone Number / Extension (TEXT 8902)

(559)439-0290

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

Steve Miller

Name (TEXT FT42)

smiller@fresnofirstbank.com

E-mail Address (TEXT FT44)

(559)348-5757

Area Code / Phone Number / Extension (TEXT FT43)

(559)439-0290

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

Steve Canfield

Name (TEXT C366)

EVP / CFO

Title (TEXT C367)

scanfield@fresnofirstbank.com

E-mail Address (TEXT C368)

(559)348-5757

Area Code / Phone Number / Extension (TEXT C369)

(559)439-0290

Area Code / FAX Number (TEXT C370)

Secondary Contact

Evangelina Gonzalez

Name (TEXT C371)

SVP Operations

Title (TEXT C372)

egonzalez@fresnofirstbank.com

E-mail Address (TEXT C373)

(559)348-5717

Area Code / Phone Number / Extension (TEXT C374)

(559)439-0290

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

Evangelina Gonzalez

Name (TEXT C437)

SVP Operations

Title (TEXT C438)

egonzalez@fresnofirstbank.com

E-mail Address (TEXT C439)

(559)348-5717

Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Julie Henvit

Name (TEXT C442)

Operations Officer

Title (TEXT C443)

jhenvit@fresnofirstbank.com

E-mail Address (TEXT C444)

(559)348-5708

Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Schedule RI

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Consolidated Report of Income for the period January 1, 2017 - June 30, 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	415	1.a.(1)(a)
(b) All other loans secured by real estate	RIAD4436	2,822	1.a.(1)(b)
(2) Commercial and industrial loans	RIAD4012	2,561	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	1	1.a.(3)(b)
(4) Not applicable			
(5) All other loans (1)	RIAD4058	580	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	6,379	1.a.(6)
b. Income from lease financing receivables	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	RIAD4115	140	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	235	1.d.(1)
(2) Mortgage-backed securities	RIADB489	269	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	188	1.d.(3)
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	35	1.f.
g. Other interest income	RIAD4518	71	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	RIAD4107	7,317	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	3	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	RIAD0093	107	2.a.(2)(a)
(b) Time deposits of \$250,000 or less	RIADHK03	67	2.a.(2)(b)
(c) Time deposits of more than \$250,000	RIADHK04	46	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	0	2.b.
c. Other interest expense	RIADGW44	0	2.c.
d. Not applicable			
e. Total interest expense (sum of items 2.a through 2.c)	RIAD4073	223	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

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Schedule RI—Continued

Dollar Amounts in Thousands			Amount	
3. Net interest income (item 1.h minus 2.e)	RIAD4074	7,094		3.
4. Provision for loan and lease losses	RIAD4230	475		4.
5. Noninterest income:				
a. Income from fiduciary activities ⁽¹⁾	RIAD4070	0		5.a.
b. Service charges on deposit accounts	RIAD4080	164		5.b.
c. Not applicable				
d.				
(1) Fees and commissions from securities brokerage	RIADC886	0		5.d.(1)
(2) Investment banking, advisory, and underw riting fees and commissions	RIADC888	0		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887	0		5.d.(3)
(4) Underw riting income from insurance and reinsurance activities	RIADC386	0		5.d.(4)
(5) Income from other insurance activities	RIADC387	0		5.d.(5)
e. Not applicable				
f. Net servicing fees	RIADB492	111		5.f.
g. Net securitization income	RIADB493	0		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	RIAD5416	281		5.i.
j. Net gains (losses) on sales of other real estate ow ned	RIAD5415	0		5.j.
k. Net gains (losses) on sales of other assets ⁽²⁾	RIADB496	0		5.k.
l. Other noninterest income ^(*)	RIADB497	317		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079	873		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	10		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits	RIAD4135	2,721		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	316		7.b.
c.				
(1) Goodw ill 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 ^(*)	RIAD4092	1,573		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093	4,610		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	2,892		8.
9. Applicable income taxes (on item 8)	RIAD4302	1,131		9.
10. Income (loss) before discontinued operations (item 8 minus item 9) ...	RIAD4300	1,761		10.
11. Discontinued operations, net of applicable income taxes ^(*)	RIADFT28	0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	1,761		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	1,761		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

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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. Not applicable			
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	55	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	99	M.4.

	Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole #)	RIAD4150	41 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. Not applicable		

	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. Not applicable			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)	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

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Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		Amount	
1. Total bank equity capital most recently reported for the December 31, 2016 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	29,699	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	29,699	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	1,761	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	181	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	450	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	RIAD4415	521	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	32,612	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

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

Part I. Charge-offs (1) 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	0	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	327	RIADK206	0	5.c.
6. Not applicable					
7. All other loans (2)	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8)	RIAD4635	327	RIAD4605	0	9.

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

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

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. Not applicable									
<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 December 31, 2016 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	2,880	1.
2. Recoveries (must equal Part I, item 9, column B, above)	RIAD4605	0	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4)	RIADC079	327	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	475	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	3,028	7.

Memoranda

Dollar Amounts in Thousands			Amount
1. through 3. Not applicable			
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.a.
b.	Earnings on/increase in value of cash surrender value of life insurance		RIADC014		1.b.
c.	Income and fees from automated teller machines (ATMs)		RIADC016		1.c.
d.	Rent and other income from other real estate owned		RIAD4042		1.d.
e.	Safe deposit box rent		RIADC015	2	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option		RIADF229		1.f.
g.	Bank card and credit card interchange fees		RIADF555	300	1.g.
h.	Gains on bargain purchases		RIADJ447		1.h.
i.	Income and fees from wire transfers not reportable as service charges on deposit accounts		RIADT047	9	1.i.
j.	TEXT4461		RIAD4461		1.j.
k.	TEXT4462		RIAD4462		1.k.
l.	TEXT4463		RIAD4463		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	302	2.a.
b.	Advertising and marketing expenses		RIAD0497	235	2.b.
c.	Directors' fees		RIAD4136	137	2.c.
d.	Printing, stationery, and supplies		RIADC018	44	2.d.
e.	Postage		RIAD8403	7	2.e.
f.	Legal fees and expenses		RIAD4141	69	2.f.
g.	FDIC deposit insurance assessments		RIAD4146	137	2.g.
h.	Accounting and auditing expenses		RIADF556	77	2.h.
i.	Consulting and advisory expenses		RIADF557	74	2.i.
j.	Automated teller machine (ATM) and interchange expenses		RIADF558	43	2.j.
k.	Telecommunications expenses		RIADF559	15	2.k.
l.	Other real estate owned expenses		RIADY923		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)		RIADY924	25	2.m.
n.	TEXT4464 Education, Travel & Conference		RIAD4464	94	2.n.
o.	TEXT4467 Director - Options and Restricted Stock Grant Expense		RIAD4467	60	2.o.
p.	TEXT4468 SBA Guarantee Fees - Colson		RIAD4468	44	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 4.a.
b.	TEXTB527	RIADB527	0 4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT4498 Parent HC issued stock to ESOP, proceeds downstreamed to Bank as APIC	RIAD4498	521 5.a.
b.	TEXT4499	RIAD4499	0 5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
a.	TEXT4521	RIAD4521	0 6.a.
b.	TEXT4522	RIAD4522	0 6.b.

		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 June 30, 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
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin (1)	RCON0081	7,627		1.a.
b. Interest-bearing balances (2)	RCON0071	24,759		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	67,320		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	1,543		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCON5369	0		4.a.
b. Loans and leases held for investment	RCONB528	247,929		4.b.
c. LESS: Allowance for loan and lease losses	RCON3123	3,028		4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529	244,901		4.d.
5. Trading assets				
	RCON3545	0		5.
6. Premises and fixed assets (including capitalized leases)				
	RCON2145	299		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	204		10.b.
11. Other assets (from Schedule RC-F)				
	RCON2160	5,339		11.
12. Total assets (sum of items 1 through 11)				
	RCON2170	351,992		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	
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			RCON2200	318,481	13.a.
(1) Noninterest-bearing (1)			RCON6631	173,218	13.a.(1)
(2) Interest-bearing			RCON6636	145,263	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	0	16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4)			RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)			RCON2930	899	20.
21. Total liabilities (sum of items 13 through 20)			RCON2948	319,380	21.
22. Not applicable					
Equity Capital					
Bank Equity Capital					
23. Perpetual preferred stock and related surplus			RCON3838	0	23.
24. Common stock			RCON3230	25,932	24.
25. Surplus (exclude all surplus related to preferred stock)			RCON3839	1,808	25.
26.					
a. Retained earnings			RCON3632	4,321	26.a.
b. Accumulated other comprehensive income (5)			RCONB530	551	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	32,612	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	32,612	28.
29. Total liabilities and equity capital (sum of items 21 and 28)			RCON3300	351,992	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	N/A M.1.

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

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

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

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

3 = This number is not to be used.

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

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

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

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

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

	Date	
To be reported with the March Report of Condition.		
2. Bank's fiscal year-end date (report the date in MMDD format)	RC0N8678	N/A 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⁽¹⁾ 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

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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	26,644	27,095	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	RCON1294	RCON1295	RCON1297	RCON1298	
	0	0	0	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	RCON8497	RCON8498	RCON8499	
	0	0	14,128	14,365	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCONG300	RCONG301	RCONG302	RCONG303	
	0	0	223	226	4.a.(1)
(2) Issued by FNMA and FHLMC	RCONG304	RCONG305	RCONG306	RCONG307	
	0	0	1,155	1,165	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	4,381	4,406	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	18,220	18,418	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	1,636	1,645	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	5.a.
	0	0	0	0	
b. Structured financial products:					
(1) Cash	RCONG336	RCONG337	RCONG338	RCONG339	5.b.(1)
	0	0	0	0	
(2) Synthetic	RCONG340	RCONG341	RCONG342	RCONG343	5.b.(2)
	0	0	0	0	
(3) Hybrid	RCONG344	RCONG345	RCONG346	RCONG347	5.b.(3)
	0	0	0	0	
6. Other debt securities:					
a. Other domestic debt securities	RCON1737	RCON1738	RCON1739	RCON1741	6.a.
	0	0	0	0	
b. Other foreign debt securities	RCON1742	RCON1743	RCON1744	RCON1746	6.b.
	0	0	0	0	
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)			RCONA510	RCONA511	7.
			0	0	
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCON1754	RCON1771	RCON1772	RCON1773	8.
	0	0	66,387	67,320	

(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 (1)	RCON0416	14,579	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (4)			
(1) Three months or less	RCONA549	24,664	M.2.a.(1)
(2) Over three months through 12 months	RCONA550	53	M.2.a.(2)
(3) Over one year through three years	RCONA551	8,083	M.2.a.(3)
(4) Over three years through five years	RCONA552	8,737	M.2.a.(4)
(5) Over five years through 15 years	RCONA553	16,398	M.2.a.(5)
(6) Over 15 years	RCONA554	1,943	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (5)			
(1) Three months or less	RCONA555	0	M.2.b.(1)
(2) Over three months through 12 months	RCONA556	226	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	1,165	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: (6)			
(1) Three years or less	RCONA561	2,535	M.2.c.(1)
(2) Over three years	RCONA562	3,516	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	93	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	M.6.a.
	0	0	0	0	
b. Trust preferred securities issued by real estate investment trusts	RCONG352	RCONG353	RCONG354	RCONG355	M.6.b.
	0	0	0	0	
c. Corporate and similar loans	RCONG356	RCONG357	RCONG358	RCONG359	M.6.c.
	0	0	0	0	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG360	RCONG361	RCONG362	RCONG363	M.6.d.
	0	0	0	0	
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	RCONG365	RCONG366	RCONG367	M.6.e.
	0	0	0	0	
f. Diversified (mixed) pools of structured financial products	RCONG368	RCONG369	RCONG370	RCONG371	M.6.f.
	0	0	0	0	
g. Other collateral or reference assets	RCONG372	RCONG373	RCONG374	RCONG375	M.6.g.
	0	0	0	0	

(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	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF159	16,875	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	RCON1420	15,280	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	2,411	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RCON5367	11,038	1.c.(2)(a)
(b) Secured by junior liens	RCON5368	66	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON1460	5,128	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF160	43,046	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF161	30,528	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	9,558	3.
4. Commercial and industrial loans	RCON1766	101,663	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	13	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	0	6.d.
7. Not applicable			
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCON2107	3,802	8.
9. Loans to nondepository financial institutions and other loans:			
a. Loans to nondepository financial institutions	RCONJ454	5,789	9.a.
b. Other loans	RCONJ464	1,813	9.b.
10. Lease financing receivables (net of unearned income)	RCON2165	919	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	247,929	12.

Schedule RCCI

22

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	31
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	31	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	291	M.2.a.(1)	
(2) Over three months through 12 months	RCONA565	1,482	M.2.a.(2)	
(3) Over one year through three years	RCONA566	7,513	M.2.a.(3)	
(4) Over three years through five years	RCONA567	934	M.2.a.(4)	
(5) Over five years through 15 years	RCONA568	818	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	94,177	M.2.b.(1)	
(2) Over three months through 12 months	RCONA571	12,382	M.2.b.(2)	
(3) Over one year through three years	RCONA572	25,386	M.2.b.(3)	
(4) Over three years through five years	RCONA573	46,959	M.2.b.(4)	
(5) Over five years through 15 years	RCONA574	26,028	M.2.b.(5)	
(6) Over 15 years	RCONA575	29,028	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	43,676	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	504	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	3,880	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		
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance	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.
<i>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 December 31, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>				
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only.</i>				
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 with 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 December 31, 2016.</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	
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	
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases		RCONG378	9,185
<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
(2) Proprietary reverse mortgages		RCONJ467	N/A
		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
(2) Proprietary reverse mortgages		RCONJ469	N/A
		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
(2) Proprietary reverse mortgages		RCONJ471	N/A

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>RCON6999NO</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>RCON5562N/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>RCON5563N/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>RCON55642</div>	<div>RCON5565109</div>
b. With original amounts of more than \$100,000 through \$250,000	<div>RCON556624</div>	<div>RCON55673,808</div>
c. With original amounts of more than \$250,000 through \$1,000,000 ...	<div>RCON556851</div>	<div>RCON556922,813</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>RCON557093</div>	<div>RCON55713,699</div>
b. With original amounts of more than \$100,000 through \$250,000	<div>RCON5572102</div>	<div>RCON55739,763</div>
c. With original amounts of more than \$250,000 through \$1,000,000 ...	<div>RCON5574104</div>	<div>RCON557529,108</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.")	<div>5.</div>
	RCON6860 NO

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.)	<div>6.a.</div>
	RCON5576 N/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.)	<div>6.b.</div>
	RCON5577 N/A

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 1	RCON5579 75	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5580 10	RCON5581 1,259	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON5582 10	RCON5583 2,956	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 9	RCON5585 212	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5586 9	RCON5587 927	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON5588 8	RCON5589 1,573	8.c.

Schedule RCE

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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 29,157		RCONB550 287,286	1.
2. U.S. Government	RCON2202 0		RCON2520 0	2.
3. States and political subdivisions in the U.S.	RCON2203 0		RCON2530 945	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 0		RCONB552 1,093	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 29,157	RCON2210 28,008	RCON2385 289,324	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 4,413	M.1.a.
b. Total brokered deposits	RCON2365 10,528	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2)	RCONHK05 10,528	M.1.c.
d. Maturity data for brokered deposits:		
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c. above)	RCONHK06 9,164	M.1.d.(1)
(2) Not applicable		
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	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 0	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 58,937	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352 191,925	M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648 4,601	M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473 20,277	M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474 13,584	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 3,171	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 \$250,000 or less :				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1) (2)				
(1) Three months or less	RCONHK07	6,343		M.3.a.(1)
(2) Over three months through 12 months	RCONHK08	15,169		M.3.a.(2)
(3) Over one year through three years	RCONHK09	2,266		M.3.a.(3)
(4) Over three years	RCONHK10	1,100		M.3.a.(4)
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)		RCONHK11	21,512	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000 :				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1) (4)				
(1) Three months or less	RCONHK12	5,106		M.4.a.(1)
(2) Over three months through 12 months	RCONHK13	5,676		M.4.a.(2)
(3) Over one year through three years	RCONHK14	1,831		M.4.a.(3)
(4) Over three years	RCONHK15	971		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	10,782	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	1,558		1.
2. Net deferred tax assets (2)	RCON2148	953		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	1,990		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	838		6.
a. Prepaid expenses	RCON2166	362		6.a.
b. Repossessed personal property (including vehicles)	RCON1578			6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436			6.d.
e. FDIC loss-sharing indemnification assets	RCONJ448			6.e.
f. Computer software	RCONFT33			6.f.
g. Accounts receivable	RCONFT34	404		6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35			6.h.
i. TEXT3549	RCON3549			6.i.
j. TEXT3550	RCON3550			6.j.
k. TEXT3551	RCON3551			6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	5,339		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	17
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	417
2.	Net deferred tax liabilities (2)	RCON3049	0
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCONB557	16
<i>Items 4.a through 4.g are to be completed semiannually in the June and December reports only.</i>			
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)	RCON2938	449
a.	Accounts payable	RCON3066	134
b.	Deferred compensation liabilities	RCONC011	219
c.	Dividends declared but not yet payable	RCON2932	
d.	Derivatives with a negative fair value held for purposes other than trading	RCONC012	
e.	TEXT3552	RCON3552	
f.	TEXT3553	RCON3553	
g.	TEXT3554	RCON3554	
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCON2930	899

(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

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Schedule RC-K—Quarterly Averages ⁽¹⁾

Dollar Amounts in Thousands		Amount	
Assets			
1. Interest-bearing balances due from depository institutions	RCON3381	22,892	1.
2. U.S. Treasury securities and U.S. Government agency obligations (<i>excluding mortgage-backed securities</i>) ⁽²⁾	RCONB558	26,726	2.
3. Mortgage-backed securities ⁽²⁾	RCONB559	26,001	3.
4. All other securities (<i>includes securities issued by states & political subdivisions in U.S.</i>) ⁽²⁾ ⁽³⁾	RCONB560	14,376	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	1,757	5.
6. Loans:			
a. Total loans	RCON3360	248,658	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	RCON3465	12,995	6.b.(1)
(2) All other loans secured by real estate	RCON3466	107,517	6.b.(2)
c. Commercial and industrial loans	RCON3387	107,017	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	RCONB561	0	6.d.(1)
(2) Other (<i>includes revolving credit plans other than credit cards, automobile loans, and other consumer loans</i>)	RCONB562	12	6.d.(2)
7. <i>To be completed by banks with \$100 million or more in total assets:</i> ⁽⁴⁾			
Trading assets	RCON3401	0	7.
8. Lease financing receivables (net of unearned income)	RCON3484	20	8.
9. Total assets ⁽⁵⁾	RCON3368	349,221	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	1,258	10.
11. Nontransaction accounts:			
a. Savings deposits (<i>includes MMDAs</i>)	RCONB563	250,202	11.a.
b. Time deposits of \$250,000 or less	RCONHK16	22,536	11.b.
c. Time deposits of more than \$250,000	RCONHK17	14,652	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	0	12.
13. <i>To be completed by banks with \$100 million or more in total assets:</i> ⁽⁴⁾			
Other borrowed money (<i>includes mortgage indebtedness and obligations under capitalized leases</i>)	RCON3355	0	13.

Memorandum

Dollar Amounts in Thousands		Amount	
<i>Memorandum item 1 is to be completed by:</i> ⁽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 RCL

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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	1,274	1.a.
b. Credit card lines			RCON3815	0	1.b.
<i>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)</i>					
(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	0	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments ...			RCONF165	8,463	1.c.(1)(b)
(2) NOT secured by real estate			RCON6550	1,471	1.c.(2)
d. Securities underw riting			RCON3817	0	1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans			RCONJ457	36,427	1.e.(1)
(2) Loans to financial institutions			RCONJ458	0	1.e.(2)
(3) All other unused commitments			RCONJ459	14,617	1.e.(3)
2. Financial standby letters of credit			RCON3819	1,692	2.
3. Performance standby letters of credit			RCON3821	0	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					
<i>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.</i>					
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			RCON3430	0	9.
a. and b. Not applicable					
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf			RCONC978	0	9.c.
d. TEXT3555			RCON3555	0	9.d.
e. TEXT3556			RCON3556	0	9.e.
f. TEXT3557			RCON3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			RCON5591	0	10.
a. Not applicable					
b. TEXT5592			RCON5592	0	10.b.
c. TEXT5593			RCON5593	0	10.c.
d. TEXT5594			RCON5594	0	10.d.
e. TEXT5595			RCON5595	0	10.e.
11. Year-to-date merchant credit card sales volume:					
a. Sales for w hich the reporting bank is the acquiring bank			RCONC223	235,837	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

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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	398
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	0
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets		RCON3164	204
(1) Estimated fair value of mortgage servicing assets		RCONA590	204
b. Purchased credit card relationships and nonmortgage servicing assets		RCONB026	0
c. All other identifiable intangible assets		RCON5507	0
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		RCON0426	204
3. Other real estate owned:			
a. Construction, land development, and other land		RCON5508	0
b. Farmland		RCON5509	0
c. 1-4 family residential properties		RCON5510	0
d. Multifamily (5 or more) residential properties		RCON5511	0
e. Nonfarm nonresidential properties		RCON5512	0
f. Foreclosed properties from "GNMA loans"		RCONC979	0
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)		RCON2150	0
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	0
(b) Over one year through three years		RCONF056	0
(c) Over three years through five years		RCONF057	0
(d) Over five years		RCONF058	0
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)		RCON2651	0
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)		RCONF059	0
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of: (3)			
(a) One year or less		RCONF060	0
(b) Over one year through three years		RCONF061	0
(c) Over three years through five years		RCONF062	0
(d) Over five years		RCONF063	0
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)		RCONB571	0
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)		RCON3190	0

(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

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.fresnofirstbank.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	www.fresnofirstbankblog.com		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: (1)		
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?		
(1) International wire transfers	RCONN517 YES	16.a.(1)
(2) International ACH transactions	RCONN518 NO	16.a.(2)
(3) Other proprietary services operated by your institution	RCONN519 NO	16.a.(3)
(4) Other proprietary services operated by another party	RCONN520 NO	16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	RCONN521 NO	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

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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	424	1.a.(2)
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	2,019	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	250	RCON1607	0	RCON1608	0	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	488	7.
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8)	RCON1406	250	RCON1407	0	RCON1403	2,931	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 RCN

39

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				
	RCONK036 0	RCONK037 0	RCONK038 414	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" ..				
	RCONK039 0	RCONK040 0	RCONK041 311	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11				
	RCONK042 0	RCONK043 0	RCONK044 0	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	RCONK105 0	RCONK106 0	RCONK107 0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK108 0	RCONK109 0	RCONK110 0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties	RCONF661 0	RCONF662 0	RCONF663 0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK111 0	RCONK112 0	RCONK113 0	M.1.c.
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114 0	RCONK115 0	RCONK116 0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK117 0	RCONK118 0	RCONK119 0	M.1.d.(2)
e. Commercial and industrial loans	RCONK257 0	RCONK258 0	RCONK259 0	M.1.e.

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 (<i>include</i> 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>			
	RCONK126 0	RCONK127 0	RCONK128 0
(1) Loans secured by farmland	RCONK130 0	RCONK131 0	RCONK132 0
(2) Not applicable			
(3) Not applicable			
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONK274 0	RCONK275 0	RCONK276 0
(b) Automobile loans	RCONK277 0	RCONK278 0	RCONK279 0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280 0	RCONK281 0	RCONK282 0
<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	RCONK138 N/A	RCONK139 N/A	RCONK140 N/A
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2)			
	RCONHK26 0	RCONHK27 0	RCONHK28 0

(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

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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. Not applicable				
<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 0	RCONC241 0	RCONC226 0	M.5.
6. Not applicable				

Dollar Amounts in Thousands		Amount	
7. Additions to nonaccrual assets during the quarter	RCONC410	2,931	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 RCO

42

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	318,498	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	349,221	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	32,084	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	9,779	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a. Fully consolidated reciprocal brokered deposits		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
		10.

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	10.a.
b. Banker's bank deduction limit		RCONK658	N/A	10.b.

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

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	11.a.
b. Custodial bank deduction limit		RCONK661	N/A	11.b.

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

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		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	121,531	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	Number		
	RCONF050	3315	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	192,553	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	Number		
	RCONF052	258	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	2,783	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	Number		
	RCONF046	69	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	1,631	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..	Number		
	RCONF048	5	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

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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	
Common Equity Tier 1 Capital		
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	RCOAP742 27,740	1.
2. Retained earnings	RCON3632 4,321	2.
3. Accumulated other comprehensive income (AOCI)	RCOAB530 551	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 32,612	5.
Common Equity Tier 1 Capital: Adjustments and Deductions		
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 0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	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 551	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 32,061	11.
12. Subtotal (item 5 minus items 6 through 11)		12.

Schedule RCRI

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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	32,061	19.
Additional Tier 1 Capital			
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.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	RCOA8274	32,061	26.
Tier 2 Capital			
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	2,617	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	2,617	32.
33. LESS: Tier 2 capital deductions	RCOAP872	0	33.
34. Tier 2 capital (greater of item 32 minus item 33, or zero)	RCOA5311	2,617	34.
Total Capital			
35. Total capital (sum of items 26 and 34)	RCOA3792	34,678	35.

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands		Amount	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets		RCON3368	349,221
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	0
Components			
Line a.	0		
		Line b.	0
		Line c.	0
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes		RCOAB596	0
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)		RCOAA224	349,221
Total Risk-Weighted Assets			
40. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		RCOAA223	208,948

		Percentage	
Risk-Based Capital Ratios*			
41. Common equity tier 1 capital ratio (item 19 divided by item 40)	RCOAP793	15.3440	41.
42. Tier 1 capital ratio (item 26 divided by item 40)	RCOA7206	15.3440	42.
43. Total capital ratio (item 35 divided by item 40)	RCOA7205	16.5965	43.
Leverage Capital Ratios*			
44. Tier 1 leverage ratio (item 26 divided by item 39)	RCOA7204	9.1807	44.
45. Not applicable			
Capital Buffer*			
46. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments	RCOAH311	8.5965	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⁽¹⁾ and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories ⁽²⁾

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	
	32,386	0	19,207				13,179	1.
2. Securities:								
a. Held-to-maturity securities	RCOND961	RCONS399	RCOND962	RCONHJ74	RCONHJ75		RCOND963	
	0	0	0	0	0		0	2.a.
b. Available-for-sale securities	RCOND966	RCONS402	RCOND967	RCONHJ76	RCONHJ77		RCOND968	
	67,320	934	28,107	0	0		36,786	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices	RCOND971		RCOND972				RCOND973	
	0		0				0	3.a.
b. Securities purchased under agreements to resell	RCONH171	RCONH172						3.b.
	1,543	1,543						
4. Loans and leases held for sale:								
a. Residential mortgage exposures	RCONS413	RCONS414	RCONH173				RCONS415	
	0	0	0				0	4.a.
b. High volatility commercial real estate exposures	RCONS419	RCONS420	RCONH174				RCONH175	
	0	0	0				0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽³⁾	RCONS423	RCONS424	RCONS425	RCONHJ78	RCONHJ79		RCONS426	
	0	0	0	0	0		0	4.c.
d. All other exposures	RCONS431	RCONS432	RCONS433	RCONHJ80	RCONHJ81		RCONS434	
	0	0	0	0	0		0	4.d.

(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		RCONS405		RCONS406	2.b.
	1,493	0	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 held for investment :								
a. Residential mortgage exposures	RCONS439	RCONS440	RCONH178				RCONS441	5.a.
	18,577	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 (8)	RCONS449	RCONS450	RCONS451	RCONHJ82	RCONHJ83		RCONS452	5.c.
	2,931	0	0	0	0		311	
d. All other exposures	RCONS457	RCONS458	RCONS459	RCONHJ84	RCONHJ85		RCONS460	5.d.
	226,421	0	48,996	0	0		26,885	
6. LESS: Allow ance for loan and lease losses	RCON3123	RCON3123						6.
	3,028	3,028						
7. Trading assets	RCOND976	RCONS466	RCOND977	RCONHJ86	RCONHJ87		RCOND978	7.
	0	0	0	0	0		0	
8. All other assets (9)	RCOND981	RCONS469	RCOND982	RCONHJ88	RCONHJ89		RCOND983	8.
	5,842	0	179	0	0		1,388	

(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.
	14,625	3,952							
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	2,620	0						
d. All other exposures	RCONS461	RCONS462	RCONS463						5.d.
	0	150,540	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	4,275	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 held for investment :						
a. Residential mortgage exposures				RCONH281	RCONH282	5.a.
				0	0	
b. High volatility commercial real estate exposures				RCONH283	RCONH284	5.b.
				0	0	
c. Exposures past due 90 days or more or on nonaccrual (14)				RCONH285	RCONH286	5.c.
				0	0	
d. All other exposures				RCONH287	RCONH288	5.d.
				0	0	
6. LESS: Allow ance for loans and lease losses						
7. Trading assets				RCONH291	RCONH292	7.
				0	0	
8. All other assets (15)				RCONH294	RCONH295	8.
				0	0	
a. Separate account bank-ow ned life insurance				RCONH296	RCONH297	8.a.
				0	0	
b. Default fund contributions to central counterparties				RCONH298	RCONH299	8.b.
				0	0	

(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 ⁽¹⁷⁾	RCON2170	RCONS500	RCOND987	RCONHJ90	RCONHJ91		RCOND988	RCOND989	RCOND990
.....	351,992	(551)	96,489	0	0		78,549	16,118	161,387

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 ⁽¹⁷⁾	RCONS503		RCONS505	RCONS506	RCONS507			RCONS510	RCONH300
.....	0		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.
	0	0.5	0	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.
	20,571	0.2	4,114	0	0	0		
b. Original maturity exceeding one year	RCONG624		RCONG625	RCONG626	RCONHJ98	RCONHJ99		18.b.
	40,210	0.5	20,105	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	0	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	4,114	0	0	0	
b. Original maturity exceeding one year	RCONG627	RCONG628	RCONG629	RCONS539	RCONH307	RCONH308	18.b.
	0	0	20,105	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	
	0	0	0				0	0	20.
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	
	96,489	0	0	0	78,549	16,118	185,606	0	24.
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONG634	RCONS569	RCONS570	RCONS571	RCONG635	RCONG636	RCONG637	RCONS572	25.
	0	0	0	0	15,710	8,059	185,606	0	

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	24.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)		RCONS574	RCONS575	RCONS576	RCONS577	RCONS578	RCONS579	25.
		0	0	0	0	0	0	

(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	209,375	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	209,375	28.
29. LESS: Excess allowance for loan and lease losses		RCONA222	427	29.
30. LESS: Allocated transfer risk reserve		RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)		RCONG641	208,948	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.
		(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		
Dollar Amounts in Thousands								
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.
		(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		
Dollar Amounts in Thousands								
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					
Fiduciary and Related Assets					
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

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Schedule RC-T—Continued

Dollar Amounts in Thousands		Amount	
Fiduciary and Related Services Income			
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 endow ment 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

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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
					M.1.q.

Dollar Amounts in Thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:					
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		
					M.2.a.
					M.2.a.(1)
					M.2.b.

Dollar Amounts in Thousands		(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
3. Collective investment funds and common trust funds:					
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
					M.3.a.
					M.3.b.
					M.3.c.
					M.3.d.
					M.3.e.
					M.3.f.
					M.3.g.
					M.3.h.

Dollar Amounts in Thousands		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts		RIADB947	N/A	RIADB948	N/A	RIADB949	N/A
b. Employee benefit and retirement-related trust and agency accounts		RIADB950	N/A	RIADB951	N/A	RIADB952	N/A
c. Investment management and investment advisory agency accounts		RIADB953	N/A	RIADB954	N/A	RIADB955	N/A
d. Other fiduciary accounts and related services		RIADB956	N/A	RIADB957	N/A	RIADB958	N/A
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)		RIADB959	N/A	RIADB960	N/A	RIADB961	N/A
							M.4.a.
							M.4.b.
							M.4.c.
							M.4.d.
							M.4.e.

Schedule RC-T—Continued

Memoranda—Continued

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

N/A
Name and Title (TEXT B962)

N/A
E-mail Address (TEXT B926)

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

N/A
FAX: Area code/phone number (TEXT B964)

Schedule SU

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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	
Derivatives			
1. Does the institution have any derivative contracts?	RCONFT00	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	RCONFT01	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	RCONFT02	N/A	1.d.

		Yes/No	
1–4 Family Residential Mortgage Banking Activities			
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?	RCONFT03	NO	2.
		Amount	
a. Principal amount of 1–4 family residential mortgage loans sold during the quarter	RCONFT04	N/A	2.a.
b. Quarter-end amount of 1–4 family residential mortgage loans held for sale or trading	RCONFT05	N/A	2.b.

		Yes/No	
Assets and Liabilities Measured at Fair Value on a Recurring Basis			
3. Does the institution use the fair value option to measure any of its assets or liabilities?	RCONFT06	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	
Servicing, Securitization and Asset Sale Activities			
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?	RCONFT07	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	RCONFT08	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?	RCONFT09	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	RCONFT10	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?	RCONFT11	NO	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	RCONFT12	N/A	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	
Variable Interest Entities		
7. Does the institution have any consolidated variable interest entities?	RCONF13 NO	7.
	Amount	
a. Total assets of consolidated variable interest entities	RCONF14 N/A	7.a.
b. Total liabilities of consolidated variable interest entities	RCONF15 N/A	7.b.

	Yes/No	
Credit Card Lending Specialized Items		
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?	RCONF16 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	
FDIC Loss-Sharing Agreements		
9. Does the institution have assets covered by FDIC loss-sharing agreements?	RCONF17 NO	9.
	Amount	
a. Loans and leases covered by FDIC loss-sharing agreements	RCONF18 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	RCONF19 N/A	9.b.(1)
(2) Past due 90 days and still accruing	RCONF20 N/A	9.b.(2)
(3) Nonaccrual	RCONF21 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	RCONF22 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)