

Federal Financial Institutions Examination Council**Consolidated Reports of Condition and Income for
a Bank with Domestic Offices Only—FFIEC 041****Report at the close of business June 30, 2016**

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

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 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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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 29786
(RSSD 9050)

(20160630)

(RCON 9999)

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

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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)

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.

First Bank & Trust, IL
Legal Title of Bank (RSSD 9017)

Paris
City (RSSD 9130)

IL
State Abbrev. (RSSD 9200)

61944
ZIP Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Jack R Franklin

Name (TEXT C490)

President and CEO

Title (TEXT C491)

jfranklin@firstbanktrust.com

E-mail Address (TEXT C492)

(217) 465-0245

Telephone: Area code/phone number/extension (TEXT C493)

(217) 465-0285

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Ellen Litteral

Name (TEXT C495)

Senior Vice President & CFO

Title (TEXT C496)

elitteral@firstbanktrust.com

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(217) 465-0240

Telephone: Area code/phone number/extension (TEXT 8902)

(217) 465-0285

FAX: Area code/phone number (TEXT 9116)

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

Jack R Franklin

Name (TEXT C366)

President and CEO

Title (TEXT C367)

jfranklin@firstbanktrust.com

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(217) 465-0242

Telephone: Area code/phone number/extension (TEXT C369)

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FAX: Area code/phone number (TEXT C370)

Secondary Contact

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Senior Vice President Lending

Title (TEXT C372)

dsullivan@firstbanktrust.com

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(217) 465-0237

Telephone: Area code/phone number/extension (TEXT C374)

(217) 465-0201

FAX: Area code/phone 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

Nolan Longest

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Compliance Officer

Title (TEXT C438)

nlongest@firstbanktrust.com

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Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2016 — June 30, 2016

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RI-1

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties.....	4435		2,135	1.a.1.a.
(b) All other loans secured by real estate.....	4436		3,099	1.a.1.b.
(2) Commercial and industrial loans.....	4012		1,024	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	B485		0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		1,670	1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0	1.a.4.
(5) All other loans (1).....	4058		492	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		8,420	1.a.6.
b. Income from lease financing receivables.....	4065		13	1.b.
c. Interest income on balances due from depository institutions (2).....	4115		28	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		17	1.d.1.
(2) Mortgage-backed securities.....	B489		417	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		212	1.d.3.
e. Interest income from trading assets.....	4069		0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1	1.f.
g. Other interest income.....	4518		26	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		9,134	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		2	2.a.1.
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093		50	2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		497	2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		459	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		1	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		592	2.c.

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

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

Schedule RI—ContinuedFFIEC 041
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RI-2

Dollar Amounts in Thousands			Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	1,601	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	7,533			3.
4. Provision for loan and lease losses.....	4230	240			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	3	5.a.
b. Service charges on deposit accounts.....			4080	252	5.b.
c. Trading revenue (2).....			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	0	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	9	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	103	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	237	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	298	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	6	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....			B496	7	5.k.
l. Other noninterest income*.....			B497	537	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	1,452			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	0			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	3,254	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	955	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	19	7.c.2.
d. Other noninterest expense*.....			4092	1,968	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	6,196			7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301	2,549			8.
9. Applicable income taxes (on item 8).....	4302	907			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300	1,642			10.
11. Extraordinary items and other adjustments, net of income taxes*.....	4320	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	1,642			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	1,642			14.

* Describe on Schedule RI-E - Explanations

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

2 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule RI, items 8, 10, and 11, will be removed at a later date.

Schedule RI—ContinuedFFIEC 041
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RI-3**Memoranda**

	Dollar Amounts in Thousands	Year-to-date	
	RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	0	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431	NR	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	16	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	206	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		Number	
	4150	113	M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>			
- banks with \$300 million or more in total assets, and - banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five 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)).....	RIAD	Amount	
	4024	476	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date	
	9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	8757	NR	M.8.a.
b. Foreign exchange exposures.....	8758	NR	M.8.b.
c. Equity security and index exposures.....	8759	NR	M.8.c.
d. Commodity and other exposures.....	8760	NR	M.8.d.
e. Credit exposures.....	F186	NR	M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090	NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094	NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1)			
Credit losses on derivatives (see instructions).....	A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	NO	M.11.

1 The asset size tests and the 5 percent of total loans test are generally based on total assets and total loans reported in the June 30, 2015, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2016, would report 20160301.

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RI-4

Memoranda—Continued		Dollar Amounts in Thousands		Year-to-date	
		RIAD	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.</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....		F228	NR	M.12.	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets.....		F551	NR	M.13.a.	
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....		F552	NR	M.13.a1.	
b. Net gains (losses) on liabilities.....		F553	NR	M.13.b.	
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....		F554	NR	M.13.b1.	
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses.....		J319	0	M.14.a.	
b. Portion of losses recognized in other comprehensive income (before income taxes).....		J320	0	M.14.b.	
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....		J321	0	M.14.c.	
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>					
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):					
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H032	NR	M.15.a.	
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H033	NR	M.15.b.	
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H034	NR	M.15.c.	
d. All other service charges on deposit accounts.....		H035	NR	M.15.d.	

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 041
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RI-5

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	45,090	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507		0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		45,090	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		1,642	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		0	5.
6. Treasury stock transactions, net.....	B510		0	6.
7. Changes incident to business combinations, net.....	4356		0	7.
8. LESS: Cash dividends declared on preferred stock.....	4470		0	8.
9. LESS: Cash dividends declared on common stock.....	4460		900	9.
10. Other comprehensive income (1).....	B511		590	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		46,422	12.

* Describe on Schedule RI-E—Explanations.

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

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses**Part I. Charge-offs and Recoveries on Loans and Leases****Part I includes charge-offs and recoveries through the allocated transfer risk reserve.**

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	25	5412	7	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	15	C217	4	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	30	C898	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	4481	0	4482	0	2.
3. Not applicable					
4. Commercial and industrial loans.....	4638	11	4608	0	4.

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

Schedule RI-B—ContinuedFFIEC 041
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RI-6**Part I—Continued**

		(Column A) Charge-offs (1)		(Column B) Recoveries	
		Calendar year-to-date			
Dollar Amounts in Thousands		RIAD	Amount	RIAD	Amount
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....		B514	0	B515	0
b. Automobile loans.....		K129	47	K133	9
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....		K205	76	K206	27
6. Loans to foreign governments and official institutions.....		4643	0	4627	0
7. All other loans (2).....		4644	0	4628	0
8. Lease financing receivables.....		4266	0	4267	0
9. Total (sum of items 1 through 8).....		4635	204	4605	47

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

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

Memoranda

Memoranda	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652	0	4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654	0	4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646	0	4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185	0	F187	0	M.2.d.
3. Memorandum item 3 is to be completed by: (2)					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655	0	4665	0	M.3.

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

	Calendar year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388	NR	M.4.

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

2 The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

Schedule RI-B—ContinuedFFIEC 041
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RI-7**Part II - Changes in Allowance for Loan and Lease Losses**

	Dollar Amounts in Thousands	RIAD	Amount	
1. Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....				1.
		B522	4,550	
2. Recoveries (must equal part I, item 9, column B, above).....		4605	47	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....				
		C079	204	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....		5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....		4230	240	5.
6. Adjustments* (see instructions for this schedule).....		C233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....		3123	4,633	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

	Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....		C435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....		C389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....		C390	NR	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>				
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....		C781	0	M.4.

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

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RI-8

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.¹

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

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

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

3 The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, part II, Memorandum item 4.

Schedule RI-E—ExplanationsFFIEC 041
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RI-9*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 extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI (See instructions for details.)

Dollar Amounts in Thousands		Year-to-date		
		RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.i)				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:				
a.	Income and fees from the printing and sale of checks.....	C013	0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	135	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	91	1.c.
d.	Rent and other income from other real estate owned.....	4042	0	1.d.
e.	Safe deposit box rent.....	C015	0	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229	0	1.f.
g.	Bank card and credit card interchange fees.....	F555	252	1.g.
h.	Gains on bargain purchases.....	J447	0	1.h.
i.	TEXT 4461 Miscellaneous income	4461	0	1i.
j.	TEXT 4462	4462	0	1j.
k.	TEXT 4463	4463	0	1k.
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:				
a.	Data processing expenses.....	C017	633	2.a.
b.	Advertising and marketing expenses.....	0497	144	2.b.
c.	Directors' fees.....	4136	74	2.c.
d.	Printing, stationery, and supplies.....	C018	0	2.d.
e.	Postage.....	8403	78	2.e.
f.	Legal fees and expenses.....	4141	0	2.f.
g.	FDIC deposit insurance assessments.....	4146	123	2.g.
h.	Accounting and auditing expenses.....	F556	112	2.h.
i.	Consulting and advisory expenses.....	F557	0	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0	2.j.
k.	Telecommunications expenses.....	F559	138	2.k.
l.	TEXT 4464 FHLMC Secondary Market Delivery Fees	4464	110	2.l.
m.	TEXT 4467	4467	0	2.m.
n.	TEXT 4468	4468	0	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):				
a. (1)	TEXT 4469	4469	0	3.a.1.
(2)	Applicable income tax effect.....	4486	0	3.a.2.
b. (1)	TEXT 4487	4487	0	3.b.1.
(2)	Applicable income tax effect.....	4488	0	3.b.2.
c. (1)	TEXT 4489	4489	0	3.c.1.
(2)	Applicable income tax effect.....	4491	0	3.c.2.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the caption for Schedule RI-E, item 3, will be removed at a later date.

Schedule RI-E—ContinuedFFIEC 041
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		Year-to-date	
Dollar Amounts in Thousands		RIAD	Amount
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a.	TEXT B526	B526	0
b.	TEXT B527	B527	0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT 4498	4498	0
b.	TEXT 4499	4499	0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
a.	TEXT 4521	4521	0
b.	TEXT 4522	4522	0

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

Comments?.....

RIAD	YES / NO	
4769	NO	7.

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

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2016

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RC-1

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RCON	Amount	
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin (1).....	0081		4,024	1.a.
b. Interest-bearing balances (2).....	0071		11,704	1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A).....	1754		161	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773		59,745	2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold.....	B987		334	3.a.
b. Securities purchased under agreements to resell (3).....	B989		0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale.....	5369		378	4.a.
b. Loans and leases, net of unearned income.....	B528		346,214	4.b.
c. LESS: Allowance for loan and lease losses.....	3123		4,633	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529		341,581	4.d.
5. Trading assets (from Schedule RC-D).....	3545		0	5.
6. Premises and fixed assets (including capitalized leases).....	2145		11,254	6.
7. Other real estate owned (from Schedule RC-M).....	2150		243	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130		0	8.
9. Direct and indirect investments in real estate ventures.....	3656		0	9.
10. Intangible assets:				
a. Goodwill.....	3163		541	10.a.
b. Other intangible assets (from Schedule RC-M).....	0426		405	10.b.
11. Other assets (from Schedule RC-F).....	2160		15,165	11.
12. Total assets (sum of items 1 through 11).....	2170		445,535	12.
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200		359,226	13.a.
(1) Noninterest-bearing (4).....	6631		11,112	13.a.1.
(2) Interest-bearing.....	6636		348,114	13.a.2.
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased (5).....	B993		0	14.a.
b. Securities sold under agreements to repurchase (6).....	B995		0	14.b.
15. Trading liabilities (from Schedule RC-D).....	3548		0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	3190		36,000	16.
17. and 18. Not applicable				
19. Subordinated notes and debentures (7).....	3200		0	19.
20. Other liabilities (from Schedule RC-G).....	2930		3,887	20.
21. Total liabilities (sum of items 13 through 20).....	2948		399,113	21.
22. Not applicable				

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

2 Includes time certificates of deposit not held for trading.

3 Includes all securities resale agreements, regardless of maturity.

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

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

6 Includes all securities repurchase agreements, regardless of maturity.

7 Includes limited-life preferred stock and related surplus.

Schedule RC—ContinuedFFIEC 041
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RC-2

Dollar Amounts in Thousands		RCON	Amount	
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....	3838		0	23.
24. Common stock.....	3230		1	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839		17,194	25.
26. a. Retained earnings.....	3632		28,679	26.a.
b. Accumulated other comprehensive income (1).....	B530		548	26.b.
c. Other equity capital components (2).....	A130		0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210		46,422	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		46,422	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		445,535	29.

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015.....

RCON	Number
6724	NR

M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

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

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

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

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

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

M.2.

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

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

Schedule RC-A—Cash and Balances Due From Depository InstitutionsFFIEC 041
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RC-3*Schedule RC-A is to be completed only by banks with \$300 million or more in total assets. (1)*

Exclude assets held for trading.

Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:				
a. Cash items in process of collection and unposted debits.....	0020		0	1.a.
b. Currency and coin.....	0080		2,926	1.b.
2. Balances due from depository institutions in the U.S.:				
a. U.S. branches and agencies of foreign banks.....	0083		0	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	0085		10,672	2.b.
3. Balances due from banks in foreign countries and foreign central banks:				
a. Foreign branches of other U.S. banks.....	0073		0	3.a.
b. Other banks in foreign countries and foreign central banks.....	0074		0	3.b.
4. Balances due from Federal Reserve Banks.....	0090		2,130	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010		15,728	5.

1 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1).....	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies (2).....	1294	0	1295	0	1297	1,985	1298	2,023	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496	0	8497	0	8498	14,717	8499	14,987	3.

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.

Schedule RC-B—ContinuedFFIEC 041
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RC-4

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):										
a. Residential mortgage pass-through securities:										
(1) Guaranteed by GNMA.....		G300	0	G301	0	G302	18	G303	21	4.a.1.
(2) Issued by FNMA and FHLMC.....		G304	0	G305	0	G306	28,877	G307	29,400	4.a.2.
(3) Other pass-through securities.....		G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):										
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies¹.....		G312	161	G313	164	G314	9,370	G315	9,480	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies¹.....		G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....		G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:										
(1) Commercial mortgage pass-through securities:										
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....		K142	0	K143	0	K144	3,781	K145	3,792	4.c.1.a.
(b) Other pass-through securities.....		K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—ContinuedFFIEC 041
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RC-5

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies¹.....	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products:									
(1) Cash.....	G336	0	G337	0	G338	0	G339	0	5.b.1.
(2) Synthetic.....	G340	0	G341	0	G342	0	G343	0	5.b.2.
(3) Hybrid.....	G344	0	G345	0	G346	0	G347	0	5.b.3.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
a. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....					A510	42	A511	42	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	161	1771	164	1772	58,790	1773	59,745	8.

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

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

Schedule RC-B—ContinuedFFIEC 041
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RC-6**Memoranda**

	Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities (1).....		0416	14,077	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)				
(1) Three months or less.....	A549		0	M.2.a.1.
(2) Over three months through 12 months.....	A550		679	M.2.a.2.
(3) Over one year through three years.....	A551		1,317	M.2.a.3.
(4) Over three years through five years.....	A552		5,786	M.2.a.4.
(5) Over five years through 15 years.....	A553		12,357	M.2.a.5.
(6) Over 15 years.....	A554		663	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)				
(1) Three months or less.....	A555		97	M.2.b.1.
(2) Over three months through 12 months.....	A556		725	M.2.b.2.
(3) Over one year through three years.....	A557		1,873	M.2.b.3.
(4) Over three years through five years.....	A558		697	M.2.b.4.
(5) Over five years through 15 years.....	A559		11,873	M.2.b.5.
(6) Over 15 years.....	A560		14,156	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less.....	A561		2,620	M.2.c.1.
(2) Over three years.....	A562		7,021	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		681	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).....	1778		0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

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

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

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

4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, 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 9, 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 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—ContinuedFFIEC 041
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RC-7**Memoranda—Continued**

Memoranda Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	NR	B839	NR	B840	NR	B841	NR	M.5.a.
b. Home equity lines.....	B842	NR	B843	NR	B844	NR	B845	NR	M.5.b.
c. Automobile loans.....	B846	NR	B847	NR	B848	NR	B849	NR	M.5.c.
d. Other consumer loans.....	B850	NR	B851	NR	B852	NR	B853	NR	M.5.d.
e. Commercial and industrial loans.....	B854	NR	B855	NR	B856	NR	B857	NR	M.5.e.
f. Other.....	B858	NR	B859	NR	B860	NR	B861	NR	M.5.f.

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-B—ContinuedFFIEC 041
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RC-8**Memoranda—Continued**

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
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.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

Schedule RC-C—Loans and Lease Financing ReceivablesFFIEC 041
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RC-9**Part I. Loans and Leases**

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

Dollar Amounts in Thousands		Total Assets (1)			
		RCON	Amount	RCON	Amount
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....			F158	4,234	1.a.1.
(2) Other construction loans and all land development and other land loans.....			F159	877	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			1420	44,803	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	16,879	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....			5367	74,109	1.c.2.a.
(b) Secured by junior liens.....			5368	2,166	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			1460	38,681	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	18,820	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....			F161	40,589	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....			1288	0	2.
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks.....		B532	0		2.a.1.
(2) To other commercial banks in the U.S.....		B533	0		2.a.2.
b. To other depository institutions in the U.S.....		B534	0		2.b.
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks.....		B536	0		2.c.1.
(2) To other banks in foreign countries.....		B537	0		2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....				1590	19,791
4. Commercial and industrial loans.....				1766	43,928
a. To U.S. addressees (domicile).....		1763	43,928		4.a.
b. To non-U.S. addressees (domicile).....		1764	0		4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit Cards.....				B538	0
b. Other revolving credit plans.....				B539	103
c. Automobile loans.....				K137	32,357
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....				K207	7,753
7. Loans to foreign governments and official institutions (including foreign central banks).....				2081	0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....				2107	811

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
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RC-10**Part I. Continued**

Part II continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
J454			0	9.a.	
J464			695	9.b.	
a. Loans to nondepository financial institutions.....					
b. Other loans.....					
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	0			
(2) All other loans (exclude consumer loans).....	J451	695			
10. Lease financing receivables (net of unearned income).....			2165	450	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			
b. All other leases.....	F163	450			
11. LESS: Any unearned income on loans reflected in items 1-9 above.....			2123	454	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....					
			2122	346,592	12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	2,012	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.2.
e. Commercial and industrial loans.....	K256	0	M.1.e.
Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):			
(1) To U.S. addressees (domicile).....	K163	0	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):			
(1) Loans secured by farmland.....	K166	0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks.....	K167	0	M.1.f.2.
(3) Not applicable			

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
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RC-11**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		K098	0	M.1.f.4.a.
(b) Automobile loans.....		K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....		K204	0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....		K212	0	M.1.f.5.
(6) Other loans (1).....		K267	0	M.1.f.6.
<i>Memorandum item 1.f.6.a is to be completed by: (2)</i> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans				
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above.....		K168	0	M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)				
(1) Three months or less.....		A564	6,477	M.2.a.1.
(2) Over three months through 12 months.....		A565	13,702	M.2.a.2.
(3) Over one year through three years.....		A566	37,756	M.2.a.3.
(4) Over three years through five years.....		A567	4,645	M.2.a.4.
(5) Over five years through 15 years.....		A568	3,747	M.2.a.5.
(6) Over 15 years.....		A569	7,556	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)				
(1) Three months or less.....		A570	26,476	M.2.b.1.
(2) Over three months through 12 months.....		A571	47,865	M.2.b.2.
(3) Over one year through three years.....		A572	102,966	M.2.b.3.
(4) Over three years through five years.....		A573	55,518	M.2.b.4.
(5) Over five years through 15 years.....		A574	24,444	M.2.b.5.
(6) Over 15 years.....		A575	15,026	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....		A247	78,717	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, column B (6).....		2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....		5370	28,763	M.4.

1 Includes "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 The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

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

4 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, 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

5 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

Schedule RC-C—ContinuedFFIEC 041
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RC-12**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
5. To be completed by banks with \$300 million or more in total assets: (1) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....		B837	0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....		C391	NR	M.6.
Memorandum item 7 is to be completed by all banks.				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....		C779	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....		C780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b)).....		F230	0	M.8.a.
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, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....		F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....		F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....		F577	68	M.9.
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.				
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....		F578	NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements).....		F579	NR	M.10.a.2.
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		F580	NR	M.10.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....		F581	NR	M.10.a3b1.
(2) Secured by junior liens.....		F582	NR	M.10.a3b2.
(4) Secured by multifamily (5 or more) residential properties.....		F583	NR	M.10.a.4.
(5) Secured by nonfarm nonresidential properties.....		F584	NR	M.10.a.5.
b. Commercial and industrial loans.....		F585	NR	M.10.b.

1 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

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RC-13**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands		RCON	Amount	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F586		NR	M.10.c1.
(2) Other revolving credit plans.....	F587		NR	M.10.c2.
(3) Automobile loans.....	K196		NR	M.10.c3.
(4) Other consumer loans.....	K208		NR	M.10.c4.
d. Other loans.....	F589		NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F590		NR	M.11.a1.
(2) Secured by farmland (including farm residential and other improvements).....	F591		NR	M.11.a2.
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F592		NR	M.11.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F593		NR	M.11.a3b1.
(2) Secured by junior liens.....	F594		NR	M.11.a3b2.
(4) Secured by multifamily (5 or more) residential properties.....	F595		NR	M.11.a4.
(5) Secured by nonfarm nonresidential properties.....	F596		NR	M.11.a5.
b. Commercial and industrial loans.....	F597		NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F598		NR	M.11.c1.
(2) Other revolving credit plans.....	F599		NR	M.11.c2.
(3) Automobile loans.....	K195		NR	M.11.c3.
(4) Other consumer loans.....	K209		NR	M.11.c4.
d. Other loans.....	F601		NR	M.11.d.

		(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....		G091	0	G092	0	G093	0
b. Commercial and industrial loans.....		G094	0	G095	0	G096	0
c. Loans to individuals for household, family, and other personal expenditures.....		G097	0	G098	0	G099	0
d. All other loans and all leases.....		G100	0	G101	0	G102	0

Schedule RC-C—ContinuedFFIEC 041
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RC-14**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2015.</i>				
13. Construction, land development, and other land loans with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376		NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD			
	G377		NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCON			
	G378		71,945	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466		NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467		NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468		NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469		NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCON		Amount	
	J470		NR	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471		NR	M.15.c.2.

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RC-15**Part II—Loans to Small Businesses and Small Farms**

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

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1.

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

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

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

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

Number of Loans	
RCON	Number
5562	NR
5563	NR

2.a.

2.b.

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.).....
- b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, (1) (Note: Item 4, (1) divided by the number of loans should NOT exceed \$100,000.).....

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON	Number	RCON	Amount
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):				
a. With original amounts of \$100,000 or less.....	5564	94	5565	3,808
b. With original amounts of more than \$100,000 through \$250,000.....	5566	53	5567	6,870
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	29	5569	11,839
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):				
a. With original amounts of \$100,000 or less.....	5570	307	5571	6,318
b. With original amounts of more than \$100,000 through \$250,000.....	5572	57	5573	6,649
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	50	5575	15,224

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—ContinuedFFIEC 041
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RC-16**Part II—Continued****Agricultural Loans to Small Farms**

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

RCON	YES / NO
6860	NO

5.

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

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

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

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

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

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON	Number	RCON	Amount
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):				
a. With original amounts of \$100,000 or less.....	5578	113	5579	4,512
b. With original amounts of more than \$100,000 through \$250,000.....	5580	83	5581	10,583
c. With original amounts of more than \$250,000 through \$500,000.....	5582	31	5583	9,837
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):				
a. With original amounts of \$100,000 or less.....	5584	182	5585	3,900
b. With original amounts of more than \$100,000 through \$250,000.....	5586	44	5587	4,814
c. With original amounts of more than \$250,000 through \$500,000.....	5588	23	5589	5,398

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and LiabilitiesFFIEC 041
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Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands		RCON	Amount	
Assets				
1. U.S. Treasury securities.....	3531	NR		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	NR		2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	NR		3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	NR		4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	NR		4.b.
c. All other residential MBS.....	G381	NR		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	NR		4.d.
e. All other commercial MBS.....	K198	NR		4.e.
5. Other debt securities:				
a. Structured financial products:				
(1) Cash.....	G383	NR		5.a.1.
(2) Synthetic.....	G384	NR		5.a.2.
(3) Hybrid.....	G385	NR		5.a.3.
b. All other debt securities.....	G386	NR		5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F604	NR		6.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F605	NR		6.a.2.
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F606	NR		6.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F607	NR		6.a.3.b.1.
(2) Secured by junior liens.....	F611	NR		6.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F612	NR		6.a.4.
(5) Secured by nonfarm nonresidential properties.....	F613	NR		6.a.5.
b. Commercial and industrial loans.....	F614	NR		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F615	NR		6.c.1.
(2) Other revolving credit plans.....	F616	NR		6.c.2.
(3) Automobile loans.....	K199	NR		6.c.3.
(4) Other consumer loans.....	K210	NR		6.c.4.
d. Other loans.....	F618	NR		6.d.
7. and 8. Not applicable				
9. Other trading assets.....	3541	NR		9.
10. Not applicable				
11. Derivatives with a positive fair value.....	3543	NR		11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	NR		12.
Liabilities				
13. a. Liability for short positions.....	3546	NR		13.a.
b. Other trading liabilities.....	F624	NR		13.b.
14. Derivatives with a negative fair value.....	3547	NR		14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	NR		15.

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

Schedule RC-D—ContinuedFFIEC 041
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RC-18**Memoranda**

	Dollar Amounts in Thousands	RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F625	NR		M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F626	NR		M.1.a.2.
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F627	NR		M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F628	NR		M.1.a.3b1
(2) Secured by junior liens.....	F629	NR		M.1.a.3b2
(4) Secured by multifamily (5 or more) residential properties.....	F630	NR		M.1.a.4.
(5) Secured by nonfarm nonresidential properties.....	F631	NR		M.1.a.5.
b. Commercial and industrial loans.....	F632	NR		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F633	NR		M.1.c.1.
(2) Other revolving credit plans.....	F634	NR		M.1.c.2.
(3) Automobile loans.....	K200	NR		M.1.c.3.
(4) Other consumer loans.....	K211	NR		M.1.c.4.
d. Other loans.....	F636	NR		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value.....	F639	NR		M.2.a.
b. Unpaid principal balance.....	F640	NR		M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):				
a. Trust preferred securities issued by financial institutions.....	G299	NR		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	NR		M.3.b.
c. Corporate and similar loans.....	G333	NR		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	NR		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	NR		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651	NR		M.3.f.
g. Other collateral or reference assets.....	G652	NR		M.3.g.
4. Pledged trading assets:				
a. Pledged securities.....	G387	NR		M.4.a.
b. Pledged loans.....	G388	NR		M.4.b.
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>				
5. Asset-backed securities:				
a. Credit card receivables.....	F643	NR		M.5.a.
b. Home equity lines.....	F644	NR		M.5.b.
c. Automobile loans.....	F645	NR		M.5.c.
d. Other consumer loans.....	F646	NR		M.5.d.
e. Commercial and industrial loans.....	F647	NR		M.5.e.
f. Other.....	F648	NR		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651	NR		M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):				
a. Readily determinable fair values.....	F652	NR		M.7.a.
b. Other.....	F653	NR		M.7.b.
8. Loans pending securitization.....	F654	NR		M.8.

Schedule RC-D—ContinuedFFIEC 041
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RC-19**Memoranda—Continued**

		Dollar Amounts in Thousands	RCON	Amount	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item): (1)					
a.	TEXT F655		F655	NR	M.9.a.
b.	TEXT F656		F656	NR	M.9.b.
c.	TEXT F657		F657	NR	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a.	TEXT F658		F658	NR	M.10.a.
b.	TEXT F659		F659	NR	M.10.b.
c.	TEXT F660		F660	NR	M.10.c.

¹ Exclude equity securities.

Schedule RC-E—Deposit LiabilitiesFFIEC 041
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		Transaction Accounts				Nontransaction Accounts	
		(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:							
1. Individuals, partnerships, and corporations.....		B549	19,138			B550	313,617
2. U.S. Government.....		2202	36			2520	0
3. States and political subdivisions in the U.S.....		2203	720			2530	21,309
4. Commercial banks and other depository institutions in the U.S.....		B551	0			B552	4,406
5. Banks in foreign countries.....		2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....		2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....		2215	19,894			2210	10,093

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	11,083			M.1.a.
b. Total brokered deposits.....	2365	12,457			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000.....	2343	0			M.1.c.1.
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472	0			M.1.c.2.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.1 above).....	A243	0			M.1.d.1.
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.2 above).....	K219	0			M.1.d.2.
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	9,544			M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	NR			M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0			M.1.f.

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

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

Schedule RC-E—ContinuedFFIEC 041
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RC-21**Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		37,348	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		122,738	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		93,032	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		62,994	M.2.c.
d. Total time deposits of more than \$250,000.....	J474		23,220	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		3,380	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	A579		20,118	M.3.a.1.
(2) Over three months through 12 months.....	A580		41,782	M.3.a.2.
(3) Over one year through three years.....	A581		27,488	M.3.a.3.
(4) Over three years.....	A582		3,644	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	A241		61,900	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1), (4)				
(1) Three months or less.....	A584		14,786	M.4.a.1.
(2) Over three months through 12 months.....	A585		45,593	M.4.a.2.
(3) Over one year through three years.....	A586		23,773	M.4.a.3.
(4) Over three years.....	A587		2,062	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K221		41,981	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222		18,398	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO		
	P752	YES		M.5.

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

	Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753		NR	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754		NR	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	P755		NR	M.6.c.

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, Memorandum item 2.b.

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, sum of Memorandum items 2.c. and 2.d.

5 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-E—ContinuedFFIEC 041
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RC-22**Memoranda—Continued**

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

Schedule RC-F—Other AssetsFFIEC 041
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Dollar Amounts in Thousands			RCON	Amount	
1. Accrued interest receivable (1).....			B556	2,052	1.
2. Net deferred tax assets (2).....			2148	1,730	2.
3. Interest-only strips receivable (not in the form of a security) (3) on:					
a. Mortgage loans.....			A519	0	3.a.
b. Other financial assets.....			A520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4).....			1752	2,610	4.
5. Life insurance assets:					
a. General account life insurance assets.....			K201	8,147	5.a.
b. Separate account life insurance assets.....			K202	0	5.b.
c. Hybrid account life insurance assets.....			K270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2168	626	6.
a. Prepaid expenses.....	2166	222			6.a.
b. Repossessed personal property (including vehicles).....	1578	0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0			6.d.
e. FDIC loss-sharing indemnification assets.....	J448	0			6.e.
f. Not applicable					
g. 3549 Prepaid income taxes	3549	196			6.g.
h. 3550	3550	0			6.h.
i. 3551	3551	0			6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	15,165	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			RCON	Amount	
1. a. Interest accrued and unpaid on deposits (1).....			3645	214	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	1,234	1.b.
2. Net deferred tax liabilities (2).....			3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....			B557	0	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2938	2,439	4.
a. Accounts payable.....	3066	0			4.a.
b. Deferred compensation liabilities.....	C011	1,709			4.b.
c. Dividends declared but not yet payable.....	2932	0			4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e. 3552	3552	0			4.e.
f. 3553	3553	0			4.f.
g. 3554	3554	0			4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	3,887	5.

1 For savings banks, include "dividends" accrued and unpaid on deposits.

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

Schedule RC-K—Quarterly Averages (1)FFIEC 041
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	Dollar Amounts in Thousands	RCON	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		3381	16,208	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....		B558	1,985	2.
3. Mortgage-backed securities (2).....		B559	42,641	3.
4. All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....		B560	15,207	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	355	5.
6. Loans:				
a. Total loans.....		3360	345,018	6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....		3465	92,795	6.b.1.
(2) All other loans secured by real estate.....		3466	146,555	6.b.2.
c. Commercial and industrial loans.....		3387	44,868	6.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....		B561	0	6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	39,862	6.d.2.
7. To be completed by banks with \$100 million or more in total assets: (4) Trading assets.....		3401	0	7.
8. Lease financing receivables (net of unearned income).....		3484	465	8.
9. Total assets (5).....		3368	448,750	9.
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		3485	9,357	10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs).....		B563	163,945	11.a.
b. Time deposits of \$100,000 or more.....		A514	84,349	11.b.
c. Time deposits of less than \$100,000.....		A529	94,418	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....		3353	0	12.
13. To be completed by banks with \$100 million or more in total assets: (4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....		3355	36,000	13.

Memorandum

	Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 1 is to be completed by: (4)				
• banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.				
1. Loans to finance agricultural production and other loans to farmers.....		3386	19,418	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 five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

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

Schedule RC-L—Derivatives and Off-Balance Sheet ItemsFFIEC 041
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Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....		3814	9,319	1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.				
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....		J477	NR	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....		J478	NR	1.a.2.
b. Credit card lines.....		3815	0	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)				
(1) Unused consumer credit card lines.....		J455	0	1.b.1.
(2) Other unused credit card lines.....		J456	0	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1-4 family residential construction loan commitments.....		F164	1,378	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....		F165	0	1.c.1.b.
(2) NOT secured by real estate		6550	0	1.c.2.
d. Securities underwriting.....		3817	0	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans.....		J457	487	1.e.1.
(2) Loans to financial institutions.....		J458	0	1.e.2.
(3) All other unused commitments.....		J459	29,403	1.e.3.
2. Financial standby letters of credit.....		3819	2,456	2.
Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)				
a. Amount of financial standby letters of credit conveyed to others.....		3820	NR	2.a.
3. Performance standby letters of credit.....		3821	0	3.
Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)				
a. Amount of performance standby letters of credit conveyed to others.....		3822	NR	3.a.
4. Commercial and similar letters of credit.....		3411	0	4.
5. Not applicable				
6. Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....		3433	0	6.a.
b. Securities borrowed.....		3432	0	6.b.

1 The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2015, Report of Condition.

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

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

		RCON	Amount	
8. Spot foreign exchange contracts		8765	0	8.
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")		3430	12,200	9.
a. Not applicable				
b. Commitments to purchase when-issued securities		3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf		C978	12,200	9.c.
d. TEXT				
3555		3555	0	9.d.
e. TEXT				
3556		3556	0	9.e.
f. TEXT				
3557		3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		5591	0	10.
a. Commitments to sell when-issued securities		3435	0	10.a.
b. TEXT				
5592		5592	0	10.b.
c. TEXT				
5593		5593	0	10.c.
d. TEXT				
5594		5594	0	10.d.
e. TEXT				
5595		5595	0	10.e.

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

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

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

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

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11. Year-to-date merchant credit card sales volume:

RCON	Amount	
C223	0	11.a.
C224	0	11.b.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a.
b. Forward contracts.....	RCON 8697 0	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCON 8701 0	RCON 8702 0	RCON 8703 0	RCON 8704 0	12.c.1.
(2) Purchased options.....	RCON 8705 0	RCON 8706 0	RCON 8707 0	RCON 8708 0	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCON 8709 0	RCON 8710 0	RCON 8711 0	RCON 8712 0	12.d.1.
(2) Purchased options.....	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0	12.d.2.
e. Swaps.....	RCON 3450 0	RCON 3826 0	RCON 8719 0	RCON 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725 0	RCON 8726 0	RCON 8727 0	RCON 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589 0				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCON 8733 0	RCON 8734 0	RCON 8735 0	RCON 8736 0	15.a.1.
(2) Gross negative fair value.....	RCON 8737 0	RCON 8738 0	RCON 8739 0	RCON 8740 0	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCON 8741 0	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1.
(2) Gross negative fair value.....	RCON 8745 0	RCON 8746 0	RCON 8747 0	RCON 8748 0	15.b.2.

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Item 16 is to be completed only by banks with total assets of \$10 billion or more. (1)

Dollar Amounts in Thousands										
(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
16. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	NR	G419	NR	G420	NR	G421	NR	G422	NR 16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	NR	G424	NR	G425	NR	G426	NR	G427	NR 16.b.1.
(2) Cash—Other currencies.....	G428	NR	G429	NR	G430	NR	G431	NR	G432	NR 16.b.2.
(3) U.S. Treasury securities.....	G433	NR	G434	NR	G435	NR	G436	NR	G437	NR 16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	NR	G439	NR	G440	NR	G441	NR	G442	NR 16.b.4.
(5) Corporate bonds.....	G443	NR	G444	NR	G445	NR	G446	NR	G447	NR 16.b.5.
(6) Equity securities.....	G448	NR	G449	NR	G450	NR	G451	NR	G452	NR 16.b.6.
(7) All other collateral.....	G453	NR	G454	NR	G455	NR	G456	NR	G457	NR 16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	NR	G459	NR	G460	NR	G461	NR	G462	NR 16.b.8.

1 The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

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Dollar Amounts in Thousands		RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....				
	6164		4,602	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....				
	6165	Number	1	1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets.....				
	3164		386	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590		1,113	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....				
	B026		0	2.b.
c. All other identifiable intangible assets.....				
	5507		19	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....				
	0426		405	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land.....				
	5508		0	3.a.
b. Farmland.....				
	5509		0	3.b.
c. 1-4 family residential properties.....				
	5510		221	3.c.
d. Multifamily (5 or more) residential properties.....				
	5511		0	3.d.
e. Nonfarm nonresidential properties.....				
	5512		22	3.e.
f. Foreclosed properties from "GNMA loans".....				
	C979		0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....				
	2150		243	3.g.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less.....	F055		5,000	5.a.1.a.
(b) Over one year through three years.....	F056		19,000	5.a.1.b.
(c) Over three years through five years.....	F057		12,000	5.a.1.c.
(d) Over five years.....	F058		0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....				
	2651		5,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....				
	F059		15,000	5.a.3.
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less.....	F060		0	5.b.1.a.
(b) Over one year through three years.....	F061		0	5.b.1.b.
(c) Over three years through five years.....	F062		0	5.b.1.c.
(d) Over five years.....	F063		0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4).....				
	B571		0	5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....				
	3190		36,000	5.c.

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

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

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

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

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Dollar Amounts in Thousands		RCON	YES / NO	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....		B569	YES	6.
		RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....		B570	0	7.
8. Internet Website addresses and physical office trade names:				
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):				
TEXT				
4087	http:// www.firstbanktrust.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)				
TE01				
(1) N528	http://			8.b.1.
TE02				
(2) N528	http://			8.b.2.
TE03				
(3) N528	http://			8.b.3.
TE04				
(4) N528	http://			8.b.4.
TE05				
(5) N528	http://			8.b.5.
TE06				
(6) N528	http://			8.b.6.
TE07				
(7) N528	http://			8.b.7.
TE08				
(8) N528	http://			8.b.8.
TE09				
(9) N528	http://			8.b.9.
TE10				
(10) N528	http://			8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
TE01				
(1) N529				8.c.1.
TE02				
(2) N529				8.c.2.
TE03				
(3) N529				8.c.3.
TE04				
(4) N529				8.c.4.
TE05				
(5) N529				8.c.5.
TE06				
(6) N529				8.c.6.
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCON	YES / NO	
		4088	YES	9.
10. Secured liabilities:		RCON	Amount	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....		F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		F065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCON	YES / NO	
		G463	NO	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....		G464	NO	12.

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

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

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Dollar Amounts in Thousands		RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169	0	13.a.1a1	
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1a2	
(b) Secured by farmland.....	K171	0	13.a.1b	
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0	13.a.1c1	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	K173	0	13.a.1.c2a	
(b) Secured by junior liens	K174	0	13.a.1.c2b	
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.1d	
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0	13.a.1e1	
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0	13.a.1e2	
(2) Not applicable				
(3) Commercial and industrial loans.....	K179	0	13.a.3	
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	K180	0	13.a.4a	
(b) Automobile loans.....	K181	0	13.a.4b	
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K182	0	13.a.4c	
(5) All other loans and all leases.....	K183	0	13.a.5	
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1 through 5):				
(a) Loans to depository institutions and acceptances of other banks.....				
(b) Loans to foreign governments and official institutions.....	K185	0	13.a.5b	
(c) Other loans (1).....	K186	0	13.a.5c	
Item 13.a.5.c.1 is to be completed by: (2)				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans				
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above.....				
(d) Lease financing receivables.....	K273	0	13.a.5d	

1 Includes "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 The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

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Dollar Amounts in Thousands		RCON	Amount	
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land.....	K187	0		13.b.1.
(2) Farmland.....	K188	0		13.b.2.
(3) 1-4 family residential properties.....	K189	0		13.b.3.
(4) Multifamily (5 or more) residential properties.....	K190	0		13.b.4.
(5) Nonfarm nonresidential properties.....	K191	0		13.b.5.
(6) Not applicable				
(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements.....	K192	0		13.b.7.
c. Debt securities (included in Schdule RC, items 2.a and 2.b).....	J461	0		13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0		13.d.
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....	K193	0		14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194	0		14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	L133	NR		15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	L135	NR		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.

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

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

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

RCON	YES / NO	
N517	YES	16.a.1.
N518	NO	16.a.2.
N519	NO	16.a.3.
N520	NO	16.a.4.

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

N521	NO	16.b.
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Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

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

RCON	Number	
N522	NR	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:

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

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

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

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

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

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsFFIEC 041
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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	140	3494	0	3495	366	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	29	5399	20	5400	38	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a)Secured by first liens.....	C236	1,773	C237	125	C229	226	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	143	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	209	F181	0	F183	95	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	80	1607	139	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	524	K214	29	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	137	K217	1	K218	0	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans (1).....	5459	3	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	9.

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

Schedule RC-N—ContinuedFFIEC 041
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Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036	0	K037	70	K038	0
10.						
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039	0	K040	63	K041	0
10.a.						
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042	0	K043	0	K044	0
10.b.						
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans:						
(a) 1-4 family residential construction loans.....	K045	0	K046	0	K047	0
11.a.1.a.						
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0
11.a.1.b.						
(2) Secured by farmland.....	K051	0	K052	0	K053	0
11.a.2.						
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0
11.a.3.a.						
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens.....	K057	0	K058	0	K059	0
11.a.3.b1.						
(2) Secured by junior liens.....	K060	0	K061	0	K062	0
11.a.3.b2.						
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0
11.a.4.						
(5) Secured by nonfarm nonresidential properties:						
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0
11.a.5.a.						
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0
11.a.5.b.						
b. Not applicable						
c. Commercial and industrial loans.....	K075	0	K076	0	K077	0
11.c.						

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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
11. d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards.....	K078	0	K079	0	K080	0	11.d.1.
(2) Automobile loans.....	K081	0	K082	0	K083	0	11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084	0	K085	0	K086	0	11.d.3.
e. All other loans and all leases.....	K087	0	K088	0	K089	0	11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.5.a through 13.a.5.d:</i>							
(1) Loans to depository institutions and acceptances of other banks.....	K091	0	K092	0	K093	0	11.e.1.
(2) Loans to foreign governments and official institutions.....	K095	0	K096	0	K097	0	11.e.2.
(3) Other loans (1).....	K099	0	K100	0	K101	0	11.e.3.
<i>Item 11.e.3.a is to be completed by: (2)</i> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans							
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	K072	0	K073	0	K074	0	11.e.3.a.
(4) Lease financing receivables.....	K269	0	K271	0	K272	0	11.e.4.
f. Portion of covered loans and leases in- cluded in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	11.f.

¹ Includes "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 The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

Schedule RC-N—ContinuedFFIEC 041
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RC-37**Memoranda**

Memoranda	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties.....	F661	1,192	F662	0	F663	184
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	142
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans.....	K257	0	K258	0	K259	0
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e): ¹						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):						
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0
(2) Loans to depository institutions and acceptances of other banks.....	K134	0	K135	0	K136	0
(3) Not applicable						

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-N—ContinuedFFIEC 041
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RC-38**Memoranda—Continued**

Memoranda—Continued		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
		RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....		K274	0	K275	0	K276	0
(b) Automobile loans.....		K277	0	K278	0	K279	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....							
		K280	0	K281	0	K282	0
(5) Loans to foreign governments and official institutions.....							
		K283	0	K284	0	K285	0
(6) Other loans (1).....		K286	0	K287	0	K288	0
Memorandum item 1.f.6.a is to be completed by: (2)							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 milion in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans							
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....		K138	0	K139	0	K140	0
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....							
		6558	0	6559	0	6560	0
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (2)							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....							
		1248	0	1249	0	1250	0
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....							
		5380	0	5381	0	5382	0
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....							
		1254	0	1255	0	1256	0
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....							
		F166	0	F167	0	F168	0

1 Includes "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 The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

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RC-39**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<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 five percent of total loans:						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	0	1597	0	1583	0
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
a. Loans and leases held for sale.....	C240	0	C241	0	C226	0
b. Loans measured at fair value:						
(1) Fair value.....	F664	0	F665	0	F666	0
(2) Unpaid principal balance.....	F667	0	F668	0	F669	0

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands				
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>				
6. Derivative contracts:				
Fair value of amounts carried as assets.....	3529	0	3530	0
7. Additions to nonaccrual assets during the quarter.....	RCON	Amount		
	C410	222		
8. Nonaccrual assets sold during the quarter.....	C411	0		

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

¹ The \$300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

Schedule RC-O—Other Data for Deposit Insurance and FICO AssessmentsFFIEC 041
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All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	359,440	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237	0	2.
3. Not applicable				
4. Average consolidated total assets for the calendar quarter.....		K652	448,750	4.
a. Averaging method used				
(for daily averaging, enter 1, for weekly averaging, enter 2).....		K653	1	4.a
			Amount	
5. Average tangible equity for the calendar quarter (1).....		K654	45,078	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less.....		G465	0	7.a.
b. Over one year through three years.....		G466	0	7.b.
c. Over three years through five years.....		G467	0	7.c.
d. Over five years.....		G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less.....		G469	0	8.a.
b. Over one year through three years.....		G470	0	8.b.
c. Over three years through five years.....		G471	0	8.c.
d. Over five years.....		G472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....		G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits.....		L190	NR	9.a
10. Banker's bank certification:			YES / NO	
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		K656	NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.			Amount	
a. Banker's bank deduction.....		K657	NR	10.a
b. Banker's bank deduction limit.....		K658	NR	10.b
11. Custodial bank certification:			YES / NO	
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659	NO	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.			Amount	
a. Custodial bank deduction.....		K660	NR	11.a
b. Custodial bank deduction limit.....		K661	NR	11.b

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

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RC-41**Memoranda**

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	283,994	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	21,561	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	64,353	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	98	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	10,177	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	447	M.1.c.2.
1. d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	916	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	2	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>				
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....		5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT		RCON	FDIC Cert. No.	
A545		A545	00000	M.3.
4. and 5. Not applicable				

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

2 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

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

Schedule RC-O—ContinuedFFIEC 041
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Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

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

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RC-43**Memoranda—Continued**

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

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Memorandum item 18 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

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

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Memorandum item 18 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							(Column O)
	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	PDs Were Derived Using (1)
	18.01–20%	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCON M971	RCON M972	RCON M973	RCON M974	RCON M975	RCON M976	RCON M977	RCON M978
	NR	NR	NR	NR	NR	NR	NR	NR
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCON M986	RCON M987	RCON M988	RCON M989	RCON M990	RCON M991	RCON M992	RCON M993
	NR	NR	NR	NR	NR	NR	NR	NR
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCON N002	RCON N003	RCON N004	RCON N005	RCON N006	RCON N007	RCON N008	RCON N009
	NR	NR	NR	NR	NR	NR	NR	NR
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON N017	RCON N018	RCON N019	RCON N020	RCON N021	RCON N022	RCON N023	RCON N024
	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N047	RCON N048	RCON N049	RCON N050	RCON N051	RCON N052	RCON N053	RCON N054
e. Credit cards.....	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N062	RCON N063	RCON N064	RCON N065	RCON N066	RCON N067	RCON N068	RCON N069
f. Automobile loans.....	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N077	RCON N078	RCON N079	RCON N080	RCON N081	RCON N082	RCON N083	RCON N084
g. Student loans.....	NR	NR	NR	NR	NR	NR	NR	NR
h. Other consumer loans and revolving credit plans other than credit cards.....	RCON N092	RCON N093	RCON N094	RCON N095	RCON N096	RCON N097	RCON N098	RCON N099
	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N107	RCON N108	RCON N109	RCON N110	RCON N111	RCON N112	RCON N113	RCON N114
i. Consumer leases.....	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N122	RCON N123	RCON N124	RCON N125	RCON N126	RCON N127	RCON N128	
j. Total.....	NR	NR	NR	NR	NR	NR	NR	

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

Schedule RC-P—1-4 Family Residential Mortgage Banking ActivitiesFFIEC 041
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Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ²				
a. Closed-end first liens.....	F066		NR	1.a.
b. Closed-end junior liens.....	F067		NR	1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F670		NR	1.c.1.
(2) Principal amount funded under the lines of credit.....	F671		NR	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²				
a. Closed-end first liens.....	F068		NR	2.a.
b. Closed-end junior liens.....	F069		NR	2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F672		NR	2.c.1.
(2) Principal amount funded under the lines of credit.....	F673		NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:				
a. Closed-end first liens.....	F070		NR	3.a.
b. Closed-end junior liens.....	F071		NR	3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F674		NR	3.c.1.
(2) Principal amount funded under the lines of credit.....	F675		NR	3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):				
a. Closed-end first liens.....	F072		NR	4.a.
b. Closed-end junior liens.....	F073		NR	4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F676		NR	4.c.1.
(2) Principal amount funded under the lines of credit.....	F677		NR	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):				
a. Closed-end 1-4 family residential mortgage loans.....	F184		NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560		NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens.....	F678		NR	6.a.
b. Closed-end junior liens.....	F679		NR	6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F680		NR	6.c.1.
(2) Principal amount funded under the lines of credit.....	F681		NR	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191		NR	7.a.
b. For representations and warranties made to other parties.....	L192		NR	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288		NR	7.c.

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

² Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring BasisFFIEC 041
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Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
- (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
- (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Assets											
1. Available-for-sale securities.....	1773	NR	G474	NR	G475	NR	G476	NR	G477	NR	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	NR	G479	NR	G480	NR	G481	NR	G482	NR	2.
3. Loans and leases held for sale.....	G483	NR	G484	NR	G485	NR	G486	NR	G487	NR	3.
4. Loans and leases held for investment.....	G488	NR	G489	NR	G490	NR	G491	NR	G492	NR	4.
5. Trading assets:											
a. Derivative assets.....	3543	NR	G493	NR	G494	NR	G495	NR	G496	NR	5.a.
b. Other trading assets.....	G497	NR	G498	NR	G499	NR	G500	NR	G501	NR	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240	NR	F684	NR	F692	NR	F241	NR	F242	NR	5.b.1.
6. All other assets.....	G391	NR	G392	NR	G395	NR	G396	NR	G804	NR	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	NR	G503	NR	G504	NR	G505	NR	G506	NR	7.
Liabilities											
8. Deposits.....	F252	NR	F686	NR	F694	NR	F253	NR	F254	NR	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	NR	G508	NR	G509	NR	G510	NR	G511	NR	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	NR	G512	NR	G513	NR	G514	NR	G515	NR	10.a.
b. Other trading liabilities.....	G516	NR	G517	NR	G518	NR	G519	NR	G520	NR	10.b.
11. Other borrowed money.....	G521	NR	G522	NR	G523	NR	G524	NR	G525	NR	11.
12. Subordinated notes and debentures.....	G526	NR	G527	NR	G528	NR	G529	NR	G530	NR	12.
13. All other liabilities.....	G805	NR	G806	NR	G807	NR	G808	NR	G809	NR	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	NR	G532	NR	G533	NR	G534	NR	G535	NR	14.

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

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RC-49**Part I – Regulatory Capital Components and Ratios****Part I is to be completed on a consolidated basis.**

	Dollar Amounts in Thousands	RCOA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	17,195	1.
		RCON		
2. Retained earnings.....		3632	28,679	2.
		RCOA		
3. Accumulated other comprehensive income (AOCI).....		B530	548	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		0=No RCOA 1=Yes P838	1	3.a.
		RCOA	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....		P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	46,422	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	541	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	11	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....		P843	155	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).....		P844	581	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).....		P845	0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....		P846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....		P847	(33)	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848	0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....		P849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....		P851	0	11.
12. Subtotal (item 5 minus items 6 through 11).....		P852	45,167	12.

Schedule RC-R — ContinuedFFIEC 041
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RC-50**Part I - Continued**

Dollar Amounts in Thousands		RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....				
		P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....				
		P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....				
		P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....				
		P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....				
		P857	103	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....				
		P858	103	18.
19. Common equity tier 1 capital (item 12 minus item 18).....				
		P859	45,064	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....				
		P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....				
		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....				
		P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....				
		P863	0	23.
24. LESS: Additional tier 1 capital deductions.....				
		P864	103	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....				
		P865	0	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....				
		8274	45,064	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....				
		P866	0	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....				
		P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....				
		P868	0	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....				
		5310	4,431	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....				
		RCOW		
		5310	NR	30.b.
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.....				
		RCOA		
		Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....				
		P870	4,431	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....				
		RCOW		
		P870	NR	32.b.
33. LESS: Tier 2 capital deductions.....				
		RCOA		
		P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....				
		5311	4,431	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....				
		RCOW		
		5311	NR	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....				
		RCOA		
		3792	49,495	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....				
		RCOW		
		3792	NR	35.b.

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RC-51**Part I - Continued**

	Dollar Amounts in Thousands	RCON	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets.....	3368		448,750	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCOA			
	P875		810	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596		0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224		447,940	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223		354,185	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOW			
	A223		NR	40.b.

Risk-Based Capital Ratios *

	Column A		Column B		
	RCOA	Percentage	RCOW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	12.7233%	P793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	12.7233%	7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	13.9743%	7205	NR	43.

Leverage Capital Ratios *

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	10.0603%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45.

Capital Buffer *

46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer	RCOA	Percentage		
	H311	5.9743%		46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW	H312	NR	46.b.

	Dollar Amounts in Thousands	RCOA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:				
47. Eligible retained income	H313		NR	47.
48. Distributions and discretionary bonus payments during the quarter	H314		NR	48.

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

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RC-52**Part II. Risk-Weighted Assets**

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (2)										
1. Cash and balances due from depository institutions.....	RCON D957 15,728	RCON S396 0	RCON D958 6,301				RCON D959 9,427	RCON S397 0	RCON D960 0	RCON S398 0
2. Securities:	RCON D961	RCON S399	RCON D962				RCON D963	RCON D964	RCON D965	RCON S400
a. Held-to-maturity securities.....	161	0	0				161	0	0	0
b. Available-for-sale securities.....	RCON D966 59,745	RCON S402 955	RCON D967 114				RCON D968 57,931	RCON D969 703	RCON D970 0	RCON S403 0
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold.....	RCON D971 334		RCON D972 0				RCON D973 334	RCON S410 0	RCON D974 0	RCON S411 0
b. Securities purchased under agreements to resell.....	RCON H171 0	RCON H172 0								
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417	
a. Residential mortgage exposures.....	378	0	0				0	378	0	
b. High volatility commercial real estate exposures.....	RCON S419 0	RCON S420 0	RCON H174 0				RCON H175 0	RCON H176 0	RCON H177 0	RCON S421 0
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCON S423 0	RCON S424 0	RCON S425 0				RCON S426 0	RCON S427 0	RCON S428 0	RCON S429 0

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

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

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.

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RC-53**Part II—Continued**

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (4)	
	250% (5)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
		RCON S405		RCON S406				RCON H271	RCON H272
b. Available-for-sale securities.....		42		0				0	0
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:								RCON H273	RCON H274
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276
c. Exposures past due 90 days or more or on nonaccrual (6).....								0	0
								RCON H277	RCON H278
								0	0

⁴ Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

⁵ Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

⁶ 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.

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RC-54**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):	RCON S431	RCON S432	RCON S433				RCON S434	RCON S435	RCON S436	RCON S437
d. All other exposures.....	0	0	0				0	0	0	0
5. Loans and leases, net of unearned income:	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443	
a. Residential mortgage exposures.....	103,232	0	0				115	80,517	22,600	
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447
	0	0	0				0	0	0	0
c. Exposures past due 90 days or more or on nonaccrual (7).....	RCON S449	RCON S450	RCON S451				RCON S452	RCON S453	RCON S454	RCON S455
	773	0	0				0	0	0	773
	RCON S457	RCON S458	RCON S459				RCON S460	RCON S461	RCON S462	RCON S463
d. All other exposures.....	242,209	0	791				1,574	0	239,844	0
	RCON 3123	RCON 3123								
6. LESS: Allowance for loan and lease losses.....	4,633	4,633								
	RCON D976	RCON S466	RCON D977				RCON D978	RCON D979	RCON D980	RCON S467
7. Trading assets.....	0	0	0				0	0	0	0
	RCON D981	RCON S469	RCON D982				RCON D983	RCON D984	RCON D985	RCON H185
8. All other assets (8).....	27,608	777	6				2,820	277	23,728	0
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

⁷ For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

⁸ 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.

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RC-55**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (9)	
	250% (10)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):								RCON H279	RCON H280
d. All other exposures.....								0	0
5. Loans and leases, net of unearned income:								RCON H281	RCON H282
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								RCON H283	RCON H284
c. Exposures past due 90 days or more or on nonaccrual (11).....								0	0
d. All other exposures.....								RCON H285	RCON H286
6. LESS: Allowance for loan and lease losses.....								0	0
								RCON H287	RCON H288
								0	0
7. Trading assets.....								RCON H291	RCON H292
								0	0
8. All other assets (12).....								RCON H294	RCON H295
a. Separate account bank-owned life insurance.....								0	0
b. Default fund contributions to central counterparties.....								RCON H296	RCON H297
								0	0
								RCON H298	RCON H299
								0	0

⁹ Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

¹¹ For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or 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.

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RC-56**Part II—Continued**

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
			1250%	SSFA (13)	Gross-Up
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	0	0	0	0	0 9.a.
b. Available-for-sale securities.....	0	0	0	0	0 9.b.
c. Trading assets.....	0	0	0	0	0 9.c.
d. All other on-balance sheet securitization exposures.....	0	0	0	0	0 9.d.
10. Off-balance sheet securitization exposures.....	0	0	0	0	0 10.

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (14).....	RCN 2170	RCN S500	RCN D987				RCN D988	RCN D989	RCN D990	RCN S503
	445,535	(2,901)	7,212				72,362	81,875	286,172	773

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250% (15)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets.....		RCN S505	RCN S506	RCN S507			RCN S510	RCN H300
		42	0	0			0	0

¹³ Simplified Supervisory Formula Approach.¹⁴ For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.¹⁵ Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

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Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount (17)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (18)												
12. Financial standby letters of credit.....	RCON D991 2,456	1.0	RCON D992 2,456	RCON D993 1,858				RCON D994 0	RCON D995 0	RCON D996 598	RCON S511 0	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997 0	0.5	RCON D998 0	RCON D999 0				RCON G603 0	RCON G604 0	RCON G605 0	RCON S512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606 0	0.2	RCON G607 0	RCON G608 0				RCON G609 0	RCON G610 0	RCON G611 0	RCON S513 0	14.
15. Retained recourse on small business obligations sold with recourse.....	RCON G612 0	1.0	RCON G613 0	RCON G614 0				RCON G615 0	RCON G616 0	RCON G617 0	RCON S514 0	15.

¹⁶ Credit conversion factor.
¹⁷ 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.
¹⁸ 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.

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RC-58**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount (20)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)		
				Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions (21).....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523		
	0	1.0	0	0	0	0		0	0	0	0		
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524		
	8,444	1.0	8,444	0				7,471	973	0	0		
18. Unused commitments:													
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCON S525		RCON S526	RCON S527						RCON S528	RCON S529	RCON S530	RCON S531
	0	0.2	0	0						0	0	0	0
b. Original maturity of one year or less to ABCP conduits.....													
c. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626						RCON G627	RCON G628	RCON G629	RCON S539
	17,879	0.5	8,940	0						0	0	8,940	0
19. Unconditionally cancelable commitments	RCON S540		RCON S541										
	0	0.0	0										
			RCON S542	RCON S543				RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	
20. Over-the-counter derivatives			0	0				0	0	0	0	0	
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557		
21. Centrally cleared derivatives			0	0	0	0		0	0	0	0		
22. Unsettled transactions (failed trades) (22)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197		
	0			0				0	0	0	0		

¹⁹ Credit conversion factor.²⁰ For items 16 through 19, column A multiplied by credit conversion factor.²¹ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.²² For item 22, the sum of columns C through Q must equal column A.

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Part II—Continued

					(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)		
					Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (23)			
					625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount		
					Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands								RCON H301	RCON H302		
16.	Repo-style transactions (24).....							0	0	16.	
17.	All other off-balance sheet liabilities.....									17.	
18.	Unused commitments:							RCON H303	RCON H304		
	a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....							0	0	18.a.	
	b. Original maturity of one year or less to ABCP conduits.....									18.b.	
								RCON H307	RCON H308		
18.	c. Original maturity exceeding one year							0	0	18.c.	
19.	Unconditionally cancelable commitments									19.	
								RCON H309	RCON H310		
20.	Over-the-counter derivatives							0	0	20.	
21.	Centrally cleared derivatives									21.	
					RCON H198	RCON H199	RCON H200				
22.	Unsettled transactions (failed trades) (25).....				0	0	0			22.	

²³ Includes, for example, exposures collateralized by securitization exposures or mutual funds.
²⁴ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
²⁵ For item 22, the sum of columns C through Q must equal column A.

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Part II—Continued

		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
		Allocation by Risk-Weight Category									
		0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)		RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	23.	
		9,070	0	0	0	79,833	82,848	295,710	773		
24. Risk weight factor		X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)		RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	25.	
		0	0	0	0	15,967	41,424	295,710	1,160		

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Part II—Continued

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
		Allocation by Risk-Weight Category						
		250% (26)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
			RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568
			42	0	0	0	0	0
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)								
			RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
			126	0	0	0	0	0

		Totals	
Dollar Amounts in Thousands		RCON	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....		S580	354,490
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....		S581	0
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27).....		B704	354,387
29. LESS: Excess allowance for loan and lease losses		A222	202
30. LESS: Allocated transfer risk reserve		3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....		G641	354,185

²⁶ Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
²⁷ 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).

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Memoranda

		Dollar Amounts in Thousands				RCON	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules						G642	0	M.1.
		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate		S582	0	S583	0	S584	0	M.2.a.
b. Foreign exchange rate and gold		S585	0	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset)		S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)		S591	0	S592	0	S593	0	M.2.d.
e. Equity		S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)		S597	0	S598	0	S599	0	M.2.f.
g. Other		S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate		S603	0	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold		S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)		S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)		S612	0	S613	0	S614	0	M.3.d.
e. Equity		S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)		S618	0	S619	0	S620	0	M.3.f.
g. Other		S621	0	S622	0	S623	0	M.3.g.

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Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
		Amount	Amount	Amount	Amount	Amount	Amount	Amount
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements		RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711
		0	0	0	0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....		RCONB712	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718
		0	0	0	0	0	0	0
b. Subordinated securities and other residual interests.....		RCON C393	RCON C394	RCON C395	RCON C396	RCON C397	RCON C398	RCON C399
		0	0	0	0	0	0	0
c. Standby letters of credit and other enhancements.....		RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406
		0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....		RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732
		0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:		RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739
a. 30-89 days past due.....		0	0	0	0	0	0	0
b. 90 days or more past due.....		RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746
		0	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs.....		RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
		0	0	0	0	0	0	0
b. Recoveries.....		RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
		0	0	0	0	0	0	0

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Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
		Amount	Amount	Amount	Amount	Amount	Amount	Amount
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....			RCN B761	RCN B762			RCN B763	
			0	0			0	
b. Loans (included in Schedule RC-C).....			RCN B500	RCN B501			RCN B502	
			0	0			0	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due.....			RCN B764	RCN B765			RCN B766	
			0	0			0	
			RCN B767	RCN B768			RCN B769	
			0	0			0	
b. 90 days or more past due.....								
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs.....			RIAD B770	RIAD B771			RIAD B772	
			0	0			0	
			RIAD B773	RIAD B774			RIAD B775	
			0	0			0	
b. Recoveries.....								
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....		RCN B776	RCN B777	RCN B778	RCN B779	RCN B780	RCN B781	RCN B782
		0	0	0	0	0	0	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....		RCN B783	RCN B784	RCN B785	RCN B786	RCN B787	RCN B788	RCN B789
		0	0	0	0	0	0	0

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	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCN B790 8,444	RCN B791 0	RCN B792 0	RCN B793 0	RCN B794 0	RCN B795 0	RCN B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCN B797 973	RCN B798 0	RCN B799 0	RCN B800 0	RCN B801 0	RCN B802 0	RCN B803 0

Memoranda

	Dollar Amounts in Thousands	RCN	Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance.....	A249		0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	A250		0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804		8,301	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805		124,544	M.2.b.
c. Other financial assets (includes home equity lines) (1).....	A591		0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699		253	M.2.d.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806		0	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....	B807		0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808		0	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....	B809		0	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	C407		NR	M.4.

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

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

Schedule RC-T—Fiduciary and Related ServicesFFIEC 041
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- | | |
|------|----------|
| RCN | YES / NO |
| A345 | YES |
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T)..... 1.
- | | |
|------|----------|
| RCN | YES / NO |
| A346 | YES |
2. Does the institution exercise the fiduciary powers it has been granted?..... 2.
- | | |
|------|----------|
| RCN | YES / NO |
| B867 | YES |
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)..... 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	
	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCN B868	RCN B869	RCN B870	RCN B871	
4. Personal trust and agency accounts.....	NR	NR	NR	NR	4.
5. Employee benefit and retirement- related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCN B872	RCN B873	RCN B874	RCN B875	5.a.
b. Employee benefit - defined benefit.....	RCN B876	RCN B877	RCN B878	RCN B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCN B880	RCN B881	RCN B882	RCN B883	5.c.
6. Corporate trust and agency accounts.....	RCN B884	RCN B885	RCN C001	RCN C002	6.
7. Investment management and investment advisory agency accounts.....	RCN B886	RCN J253	RCN B888	RCN J254	7.
8. Foundation and endowment trust and agency accounts..	RCN J255	RCN J256	RCN J257	RCN J258	8.
9. Other fiduciary accounts.....	RCN B890	RCN B891	RCN B892	RCN B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCN B894	RCN B895	RCN B896	RCN B897	10.

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

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

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

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

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

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

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

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RC-69**Memoranda—Continued**

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

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

Deborah Sebright/Assistant Trust Officer

Name and Title (TEXT B962)

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Schedule RC-V—Variable Interest EntitiesFFIEC 041
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	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions.....	J981	0	J982	0	J983	0	1.a.
b. Held-to-maturity securities.....	J984	0	J985	0	J986	0	1.b.
c. Available-for-sale securities.....	J987	0	J988	0	J989	0	1.c.
d. Securities purchased under agreements to resell.....	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale.....	J993	0	J994	0	J995	0	1.e.
f. Loans and leases, net of unearned income.....	J996	0	J997	0	J998	0	1.f.
g. Less: Allowance for loan and lease losses.....	J999	0	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives).....	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets.....	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned.....	K009	0	K010	0	K011	0	1.j.
k. Other assets.....	K012	0	K013	0	K014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase.....	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities.....	K018	0	K019	0	K020	0	2.b.
c. Commercial paper.....	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024	0	K025	0	K026	0	2.d.
e. Other liabilities.....	K027	0	K028	0	K029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033	0	K034	0	K035	0	4.

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

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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; Schedule RC-O, Memorandum items 6 through 9, 14, 15 and 18; and Schedule RC-P, items 7.a and 7.b, 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?.....

RCON	YES / NO
6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT 6980)