

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 December 31, 2017

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 33418
(RSSD 9050)

(20171231)

(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 except those banks that file the FFIEC 051. 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.

Ledyard National Bank

Legal Title of Bank (RSSD 9017)

Norwich

City (RSSD 9130)

VT

State Abbrev. (RSSD 9200)

05055

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 549300803MX5C2784J03

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

The estimated average burden associated with this information collection is 74.9 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

Table of Contents

Signature Page	1	Schedule RC-G—Other Liabilities.....	RC-23
Contact Information	3, 4	Schedule RC-K—Quarterly Averages.....	RC-24
Report of Income		Schedule RC-L—Derivatives and Off-Balance Sheet Items.....	RC-25, 26, 27, 28
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-M—Memoranda.....	RC-29, 30, 31, 23, 33
Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....	RC-34, 35, 36, 37, 38, 39
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-5, 6, 7	Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments.....	RC-40, 41, 42, 43, 44, 45
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks).....	RI-8	Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks).....	RC-46
Schedule RI-E—Explanations.....	RI-9, 10	Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....	RC-47, 48
Report of Condition		Schedule RC-R—Regulatory Capital Part I. Components and Ratios.....	RC-49, 50, 51
Schedule RC—Balance Sheet.....	RC-1, 2	Part II. Risk Weighted Assets.....	RC-52, 53, 54, 55, 56, 57 58, 59, 60, 61, 62
Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks).....	RC-3	Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....	RC-63, 64, 65
Schedule RC-B—Securities.....	RC-3, 4, 5, 6, 7, 8	Schedule RC-T—Fiduciary and Related Services.....	RC-66, 67, 68, 69
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases.....	RC-9, 10, 11, 12, 13, 14	Schedule RC-V—Variable Interest Entities.....	RC-70
Part II. Loans to Small Businesses and Small Farms.....	RC-15, 16	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....	RC-71
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....	RC-17, 18, 19		
Schedule RC-E—Deposit Liabilities.....	RC-20, 21, 22		
Schedule RC-F—Other Assets.....	RC-23		

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

Gregory D. Steverson

Name (TEXT C490)

EVP CFO COO

Title (TEXT C491)

Greg.Steverson@LedyardBank.com

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(603) 640-2666

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

(603) 643-6208

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Sara V. Blake

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VP Controller

Title (TEXT C496)

Sara.Blake@LedyardBank.com

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(603) 640-2700

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(603) 643-6860

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

Kathryn G. Underwood

Name (TEXT FT42)

Kathy.Underwood@LedyardBank.com

E-mail Address (TEXT FT44)

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Telephone: Area code/phone number/extension (TEXT FT43)

(603) 643-6208

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Kathryn G. Underwood

Name (TEXT C366)

President & CEO

Title (TEXT C367)

Kathy.Underwood@LedyardBank.com

E-mail Address (TEXT C368)

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

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Secondary Contact

William Kidder

Name (TEXT C371)

SVP & Senior Commercial Lender

Title (TEXT C372)

William.Kidder@LedyardBank.com

E-mail Address (TEXT C373)

(603) 790-2722

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

(603) 643-1381

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

H. Bliss Dayton

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SVP, Compliance Officer

Title (TEXT C438)

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Corin Rogers

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Assistant BSA Officer

Title (TEXT C443)

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Linda L. Tenney

Name (TEXT C870)

AVP Data Processing & Electronic Banking Systems Manager

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Consolidated Report of Income

For the period January 1, 2017 — December 31, 2017

FFIEC 041
Page 5 of 85
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		4,506	1.a.1.a.
(b) All other loans secured by real estate.....	4436		5,245	1.a.1.b.
(2) Commercial and industrial loans.....	4012		1,295	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		615	1.a.3.b.
(4) Not applicable				
(5) All other loans (1).....	4058		0	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		11,661	1.a.6.
b. Income from lease financing receivables.....	4065		0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115		180	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		162	1.d.1.
(2) Mortgage-backed securities.....	B489		1,223	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		2,192	1.d.3.
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		0	1.f.
g. Other interest income.....	4518		102	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		15,520	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		18	2.a.1.
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093		274	2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03		286	2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04		44	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		6	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		391	2.c.

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

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

Schedule RI—Continued

FFIEC 041
Page 6 of 85
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	1,019	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	14,501			3.
4. Provision for loan and lease losses.....	4230	0			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	9,437	5.a.
b. Service charges on deposit accounts.....			4080	251	5.b.
c. Trading revenue (2).....			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	10	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	0	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	9	5.d.4.
(5) Income from other insurance activities.....			C387	0	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	0	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	100	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	0	5.j.
k. Net gains (losses) on sales of other assets (3).....			B496	0	5.k.
l. Other noninterest income*.....			B497	1,018	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	10,825			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	39			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	12,785	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	3,723	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	0	7.c.2.
d. Other noninterest expense*.....			4092	3,526	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	20,034			7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301	5,331			8.
9. Applicable income taxes (on item 8).....	4302	1,557			9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	4300	3,774			10.
11. Discontinued operations, net of applicable income taxes*	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	3,774			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	3,774			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.

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

Schedule RI—Continued

FFIEC 041
Page 7 of 85
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	0		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	1,752		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	113		M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> 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)).....	4024	0		M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	0		M.7.
8. 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 \$10 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 through 8.h 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 (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross credit valuation adjustment (CVA).....	FT36	NR		M.8.f.1.
(2) CVA hedge.....	FT37	NR		M.8.f.2.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross debit valuation adjustment (DVA).....	FT38	NR		M.8.g.1.
(2) DVA hedge.....	FT39	NR		M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	NR		M.8.h.

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

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

Schedule RI—ContinuedFFIEC 041
Page 8 of 85
RI-4

Memoranda—Continued		Dollar Amounts in Thousands		Year-to-date	
		RIAD	Amount		
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets. (1)</i>					
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		NR	M.9.a.	
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890		NR	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.	
<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 recognized in earnings (included in Schedule RI, items 6.a and 6.b).....	J321		0	M.14.	
<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 asset size tests are based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 041
Page 9 of 85
RI-5

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	40,279	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	40,279	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	3,774	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	2,400	9.
10. Other comprehensive income (1).....		B511	1,522	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	43,175	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	181	5412	39	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....		C234	145	C217	0	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	33	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....		C897	0	C898	0	1.e.2.
2. and 3. Not applicable						
4. Commercial and industrial loans.....		4638	0	4608	70	4.

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

Schedule RI-B—ContinuedFFIEC 041
Page 10 of 85
RI-6**Part I—Continued**

Part 1 - 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	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	1	K206	0	5.c.
6. Not applicable					
7. All other loans (2).....	4644	10	4628	5	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	337	4605	147	9.

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

2 Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to non-depository 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. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646	0	4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185	0	F187	0	M.2.d.
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 based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

Schedule RI-B—ContinuedFFIEC 041
Page 11 of 85
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, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		B522	5,700	1.
2. Recoveries (must equal part I, item 9, column B, above).....		4605	147	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....		C079	337	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	0	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	5,510	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

FFIEC 041
Page 12 of 85
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
b. Commercial real estate loans.....	M714	NR	M715	NR	M716	NR	M717	NR	M719	NR	M720	NR
c. Residential real estate loans.....	M721	NR	M722	NR	M723	NR	M724	NR	M725	NR	M726	NR
2. Commercial loans ²	M727	NR	M728	NR	M729	NR	M730	NR	M731	NR	M732	NR
3. Credit Cards.....	M733	NR	M734	NR	M735	NR	M736	NR	M737	NR	M738	NR
4. Other consumer loans.....	M739	NR	M740	NR	M741	NR	M742	NR	M743	NR	M744	NR
5. Unallocated, if any.....							M745	NR				
6. Total (for each column sum of 1.a through 5) ³	M746	NR	M747	NR	M748	NR	M749	NR	M750	NR	M751	NR

1 The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, 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
Page 13 of 85
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 discontinued operations in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI (See instructions for details.)

		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands				
1. Other noninterest income (from Schedule RI, item 5.i)				
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.i:				
a.	Income and fees from the printing and sale of checks.....	C013	0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	258	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0	1.c.
d.	Rent and other income from other real estate owned.....	4042	0	1.d.
e.	Safe deposit box rent.....	C015	0	1.e.
f.	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	342	1.g.
h.	Gains on bargain purchases.....	J447	0	1.h.
i.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0	1.i.
j.	TEXT 4461 Loan Fee Income	4461	114	1j.
k.	TEXT 4462 Other Service Fees & Income	4462	125	1k.
l.	TEXT 4463	4463	0	1l.
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:				
a.	Data processing expenses.....	C017	0	2.a.
b.	Advertising and marketing expenses.....	0497	600	2.b.
c.	Directors' fees.....	4136	257	2.c.
d.	Printing, stationery, and supplies.....	C018	234	2.d.
e.	Postage.....	8403	136	2.e.
f.	Legal fees and expenses.....	4141	0	2.f.
g.	FDIC deposit insurance assessments.....	4146	143	2.g.
h.	Accounting and auditing expenses.....	F556	334	2.h.
i.	Consulting and advisory expenses.....	F557	0	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	254	2.j.
k.	Telecommunications expenses.....	F559	363	2.k.
l.	Other real estate owned expenses.....	Y923	0	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	126	2.m.
n.	TEXT 4464 Comptroller Assessment	4464	139	2.n.
o.	TEXT 4467	4467	0	2.o.
p.	TEXT 4468	4468	0	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)				
(itemize and describe each discontinued operation):				
a.	(1) TEXT FT29	FT29	0	3.a.1.
	(2) Applicable income tax effect.....	FT30	0	3.a.2.
b.	(1) TEXT FT31	FT31	0	3.b.1.
	(2) Applicable income tax effect.....	FT32	0	3.b.2.

Schedule RI-E—ContinuedFFIEC 041
Page 14 of 85
RI-10

		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):

RIAD	YES / NO
4769	NO

Comments?.....

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

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

FFIEC 041
Page 15 of 85
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		5,811	1.a.
b. Interest-bearing balances (2).....	0071		6,739	1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A).....	1754		1,559	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773		137,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold.....	B987		0	3.a.
b. Securities purchased under agreements to resell (3).....	B989		0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale.....	5369		0	4.a.
b. Loans and leases held for investment.....	B528		300,612	4.b.
c. LESS: Allowance for loan and lease losses.....	3123		5,510	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529		295,102	4.d.
5. Trading assets (from Schedule RC-D).....	3545		0	5.
6. Premises and fixed assets (including capitalized leases).....	2145		9,087	6.
7. Other real estate owned (from Schedule RC-M).....	2150		0	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130		0	8.
9. Direct and indirect investments in real estate ventures.....	3656		0	9.
10. Intangible assets:				
a. Goodwill.....	3163		0	10.a.
b. Other intangible assets (from Schedule RC-M).....	0426		0	10.b.
11. Other assets (from Schedule RC-F).....	2160		21,017	11.
12. Total assets (sum of items 1 through 11).....	2170		476,315	12.
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200		404,487	13.a.
(1) Noninterest-bearing (4).....	6631		17,568	13.a.1.
(2) Interest-bearing.....	6636		386,919	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		9,925	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		14,046	16.
17. and 18. Not applicable				
19. Subordinated notes and debentures (7).....	3200		0	19.
20. Other liabilities (from Schedule RC-G).....	2930		4,683	20.
21. Total liabilities (sum of items 13 through 20).....	2948		433,141	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—Continued

FFIEC 041
Page 16 of 85
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	1,048		24.
25. Surplus (excludes all surplus related to preferred stock).....	3839	10,960		25.
26. a. Retained earnings.....	3632	30,435		26.a.
b. Accumulated other comprehensive income (1).....	B530	732		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	43,175		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	43,175		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	476,316		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 2016.....

RCON	Number
6724	NR

M.1.

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

3 = This number is not to be used

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

M.2.

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

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

Schedule RC-A—Cash and Balances Due From Depository InstitutionsFFIEC 041
Page 17 of 85
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		2,626	1.a.
b. Currency and coin.....	0080		1,061	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		3,047	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		5,816	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010		12,550	5.

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

Schedule RC-B—Securities

Exclude assets held for trading.

Excluded 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	5,039	1293	5,024	2.a.
b. Issued by U.S. Government-sponsored agencies (2).....	1294	0	1295	0	1297	9,543	1298	9,435	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496	881	8497	906	8498	60,448	8499	61,544	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—Continued

FFIEC 041
Page 18 of 85
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	0	G303	0	4.a.1.
(2) Issued by FNMA and FHLMC.....		G304	678	G305	696	G306	45,482	G307	45,192	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	0	G313	0	G314	13	G315	13	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	0	K145	0	4.c.1.a.
(b) Other pass-through securities.....		K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

FFIEC 041
Page 19 of 85
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	15,792	1741	15,792	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	0	A511	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....		1754	1,559	1771	1,602	1772	136,317	1773	137,000	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
Page 20 of 85
RC-6**Memoranda**

	Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities (1).....		0416	27,168	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		5,024	M.2.a.1.
(2) Over three months through 12 months.....	A550		3,057	M.2.a.2.
(3) Over one year through three years.....	A551		29,581	M.2.a.3.
(4) Over three years through five years.....	A552		6,736	M.2.a.4.
(5) Over five years through 15 years.....	A553		20,759	M.2.a.5.
(6) Over 15 years.....	A554		27,520	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		517	M.2.b.1.
(2) Over three months through 12 months.....	A556		988	M.2.b.2.
(3) Over one year through three years.....	A557		0	M.2.b.3.
(4) Over three years through five years.....	A558		0	M.2.b.4.
(5) Over five years through 15 years.....	A559		19,003	M.2.b.5.
(6) Over 15 years.....	A560		25,361	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		13	M.2.c.1.
(2) Over three years.....	A562		0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		3,057	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 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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

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

Schedule RC-B—Continued

FFIEC 041
Page 21 of 85
RC-7

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	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>										
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 based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule RC-B—ContinuedFFIEC 041
Page 22 of 85
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	
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.f.

Schedule RC-C—Loans and Lease Financing ReceivablesFFIEC 041
Page 23 of 85
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		v. 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	1,344			1.a.1.	
(2) Other construction loans and all land development and other land loans.....		F159	1,402			1.a.2.	
b. Secured by farmland (including farm residential and other improvements).....		1420	641			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	16,156			1.c.1.	
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....		5367	111,037			1.c.2.a.	
(b) Secured by junior liens.....		5368	2,085			1.c.2.b.	
d. Secured by multifamily (5 or more) residential properties.....		1460	11,955			1.d.	
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		F160	57,721			1.e.1.	
(2) Loans secured by other nonfarm nonresidential properties.....		F161	53,551			1.e.2.	
2. Loans to depository institutions and acceptances of other banks.....		1288	0			2.	
a. To commercial banks in the U.S.:.....		B531	0			2.a.	
b. To other depository institutions in the U.S.....		B534	0			2.b.	
c. To banks in foreign countries.....		B535	0			2.c.	
3. Loans to finance agricultural production and other loans to farmers.....				1590	0	3.	
4. Commercial and industrial loans.....				1766	31,462	4.	
a. To U.S. addressees (domicile).....		1763	31,462			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			6.a.	
b. Other revolving credit plans.....		B539	11,047			6.b.	
c. Automobile loans.....		K137	9			6.c.	
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....		K207	2,195			6.d.	
7. Not applicable							
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		2107	0			8.	

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

Schedule RC-C—ContinuedFFIEC 041
Page 24 of 85
RC-10**Part I. Continued**

Part 1: 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			21	9.b.	
a. Loans to nondepository financial institutions.....					
b. Other loans.....					
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	0			9.b.1.
(2) All other loans (exclude consumer loans).....	J451	21			9.b.2.
10. Lease financing receivables (net of unearned income).....			2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....			2123	14	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			2122	300,612	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	193	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	78	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	365	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	78	M.1.e.
<i>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):</i>			
(1) To U.S. addressees (domicile).....	K163	78	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.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland.....	K166	0	M.1.f.1.
(2)-(3) Not applicable			

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

Schedule RC-C—ContinuedFFIEC 041
Page 25 of 85
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.
<i>Memorandum item 1.f.(5) is to be completed by: (1)</i>					
• Banks with \$300 million or more in total assets					
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans					
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above.....	K168	0			M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f).....	HK25			714	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2), (3)					
(1) Three months or less.....	A564			3,618	M.2.a.1.
(2) Over three months through 12 months.....	A565			9,501	M.2.a.2.
(3) Over one year through three years.....	A566			4,386	M.2.a.3.
(4) Over three years through five years.....	A567			9,291	M.2.a.4.
(5) Over five years through 15 years.....	A568			40,637	M.2.a.5.
(6) Over 15 years.....	A569			42,121	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2), (4)					
(1) Three months or less.....	A570			19,592	M.2.b.1.
(2) Over three months through 12 months.....	A571			23,350	M.2.b.2.
(3) Over one year through three years.....	A572			39,559	M.2.b.3.
(4) Over three years through five years.....	A573			57,618	M.2.b.4.
(5) Over five years through 15 years.....	A574			46,984	M.2.b.5.
(6) Over 15 years.....	A575			2,014	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			17,978	M.2.c.

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

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

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

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

Schedule RC-C—ContinuedFFIEC 041
Page 26 of 85
RC-12**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B (1).....		2746	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	27,604	M.4.
5. <i>To be completed by banks with \$300 million or more in total assets: (2)</i> 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.
<i>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.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a.....		C391	NR	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....		C779	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....		C780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) & 1.c.(2)(b)).....		F230	0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....		F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....		F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....		F577	0	M.9.
10. and 11. Not applicable				

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

² The \$300 million asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
Page 27 of 85
RC-13**Part I—Continued****Memoranda—Continued**

Memoranda—Continued

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of 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	M.12.a.
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....	G100	0	G101	0	G102	0	M.12.d.

Schedule RC-C—ContinuedFFIEC 041
Page 28 of 85
RC-14**Part II—Loans to Small Businesses and Small Farms**

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

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1.

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

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

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

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

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

Number of Loans	
RCON	Number
5562	NR
5563	NR

2.a.

2.b.

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	24	5565	915
b. With original amounts of more than \$100,000 through \$250,000.....	5566	61	5567	7,774
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	88	5569	28,861
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	92	5571	2,826
b. With original amounts of more than \$100,000 through \$250,000.....	5572	38	5573	4,129
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	30	5575	10,780

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
Page 29 of 85
RC-15**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	0	5579	0
b. With original amounts of more than \$100,000 through \$250,000.....	5580	2	5581	376
c. With original amounts of more than \$250,000 through \$500,000.....	5582	1	5583	265
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):				
a. With original amounts of \$100,000 or less.....	5584	0	5585	0
b. With original amounts of more than \$100,000 through \$250,000.....	5586	0	5587	0
c. With original amounts of more than \$250,000 through \$500,000.....	5588	0	5589	0

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and LiabilitiesFFIEC 041
Page 30 of 85
RC-16

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		RC	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
Page 31 of 85
RC-17**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.a3b1
(2) Secured by junior liens.....	F629	NR		M.1.a3b2
(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
Page 32 of 85
RC-18**Memoranda—Continued**

		Dollar Amounts in Thousands	RC	CON	Amount	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 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 \$1,000,000 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
Page 33 of 85
RC-19

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	31,670			B550	371,986
2. U.S. Government.....	2202	0			2520	0
3. States and political subdivisions in the U.S.....	2203	2			2530	829
4. Commercial banks and other depository institutions in the U.S.....	B551	0			B552	0
5. Banks in foreign countries.....	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	31,672	2210	18,715	2385	372,815

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	9,872			M.1.a.
b. Total brokered deposits.....	2365	5,080			M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2)	HK05	5,080			M.1.c.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)	HK06	5,080			M.1.d.1.
(2) Not applicable					
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0			M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	0			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 amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

Schedule RC-E—ContinuedFFIEC 041
Page 34 of 85
RC-20**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		285,957	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		37,865	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		20,182	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		21,819	M.2.c.
d. Total time deposits of more than \$250,000.....	J474		6,993	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		2,562	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	HK07		15,051	M.3.a.1.
(2) Over three months through 12 months.....	HK08		16,896	M.3.a.2.
(3) Over one year through three years.....	HK09		8,765	M.3.a.3.
(4) Over three years.....	HK10		1,288	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11		31,947	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)				
(1) Three months or less.....	HK12		2,938	M.4.a.1.
(2) Over three months through 12 months.....	HK13		1,932	M.4.a.2.
(3) Over one year through three years.....	HK14		1,644	M.4.a.3.
(4) Over three years.....	HK15		479	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222		4,870	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO		
	P752	NO		M.5.

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

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

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

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

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

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

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

Schedule RC-E—ContinuedFFIEC 041
Page 35 of 85
RC-21**Memoranda—Continued**

Dollar Amounts in Thousands		RC	CON	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 Assets

FFIEC 041
Page 36 of 85
RC-22

Dollar Amounts in Thousands			RCON	Amount	
1. Accrued interest receivable (1).....			B556	1,673	1.
2. Net deferred tax assets (2).....			2148	1,628	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	1,660	4.
5. Life insurance assets:					
a. General account life insurance assets.....			K201	7,517	5.a.
b. Separate account life insurance assets.....			K202	0	5.b.
c. Hybrid account life insurance assets.....			K270	3,183	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	5,356	6.
a. Prepaid expenses.....	2166	0			6.a.
b. Repossessed personal property (including vehicles).....	1578	0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d. 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. Computer software.....	FT33	0			6.f.
g. Accounts receivable.....	FT34	0			6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.h.
i. TEXT 3549 Low Income Housing Tax Credit	3549	3,517			6.i.
j. TEXT 3550	3550	0			6.j.
k. TEXT 3551	3551	0			6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	21,017	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	27	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	1,908	1.b.
2. Net deferred tax liabilities (2).....			3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....			B557	100	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	2,648	4.
a. Accounts payable.....	3066	0			4.a.
b. Deferred compensation liabilities.....	C011	2,259			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. TEXT 3552	3552	0			4.e.
f. TEXT 3553	3553	0			4.f.
g. TEXT 3554	3554	0			4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	4,683	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
Page 37 of 85
RC-23

	Dollar Amounts in Thousands	RCON	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		3381	17,301	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....		B558	14,679	2.
3. Mortgage-backed securities (2).....		B559	46,969	3.
4. All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....		B560	78,717	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	0	5.
6. Loans:				
a. Total loans.....		3360	295,234	6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....		3465	126,072	6.b.1.
(2) All other loans secured by real estate.....		3466	132,443	6.b.2.
c. Commercial and industrial loans.....		3387	30,209	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	12,572	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	0	8.
9. Total assets (5).....		3368	484,690	9.
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		3485	16,584	10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs).....		B563	330,945	11.a.
b. Time deposits of \$250,000 or less.....		HK16	41,892	11.b.
c. Time deposits of more than \$250,000.....		HK17	6,504	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....		3353	10,239	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	16,550	13.

Memorandum

	Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 1 is to be completed by: (4)				
<ul style="list-style-type: none"> 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	0	M.1.

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

² 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 based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

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

Schedule RC-L—Derivatives and Off-Balance Sheet ItemsFFIEC 041
Page 38 of 85
RC-24

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	19,606	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	0	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....		J478	0	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	349	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....		F165	1,923	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	16,998	1.e.1.
(2) Loans to financial institutions.....		J458	0	1.e.2.
(3) All other unused commitments.....		J459	16,588	1.e.3.
2. Financial standby letters of credit.....		3819	621	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 based on the total assets and credit card lines reported in the June 30, 2016, Report of Condition.

Schedule RC-L—Continued

FFIEC 041
Page 39 of 85
RC-25

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	0	9.
a. Not applicable				
b. Commitments to purchase when-issued securities		3434	0	9. b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf		C978	0	9. c.
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.

Schedule RC-L—ContinuedFFIEC 041
Page 40 of 85
RC-26

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 Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
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 24,779	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 24,779	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 24,779				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 413	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1.
(2) Gross negative fair value.....	RCON 8745 27	RCON 8746 0	RCON 8747 0	RCON 8748 0	15.b.2.

Schedule RC-L—Continued

FFIEC 041
Page 41 of 85
RC-27

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

Dollar Amounts in Thousands	(Column A)		(Column B)		(Column C)		(Column D)		(Column E)		
	Banks and Securities Firms		Monoline Financial Guarantors		Hedge Funds		Sovereign Governments		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 based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule RC-M—MemorandaFFIEC 041
Page 42 of 85
RC-28

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		2,720	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	2	1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets.....				
	3164		0	2.a.
(1) Estimated fair value of mortgage servicing assets.....				
	A590		0	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....				
	B026		0	2.b.
c. All other identifiable intangible assets.....				
	5507		0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....				
	0426		0	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land.....				
	5508		0	3.a.
b. Farmland.....				
	5509		0	3.b.
c. 1-4 family residential properties.....				
	5510		0	3.c.
d. Multifamily (5 or more) residential properties.....				
	5511		0	3.d.
e. Nonfarm nonresidential properties.....				
	5512		0	3.e.
f. 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		0	3.g.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less.....				
	F055		3,000	5.a.1.a.
(b) Over one year through three years.....				
	F056		7,000	5.a.1.b.
(c) Over three years through five years.....				
	F057		3,000	5.a.1.c.
(d) Over five years.....				
	F058		966	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		3,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....				
	F059		0	5.a.3.
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less.....				
	F060		80	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		80	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		14,046	5.c.

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

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

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

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

Schedule RC-M—ContinuedFFIEC 041
Page 43 of 85
RC-29

		Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....			B569	NO	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):					
<div style="border: 1px solid black; padding: 2px;">TEXT</div> <div style="border: 1px solid black; padding: 2px;">4087 http:// www.ledyardbank.com</div>					
					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)					
<div style="border: 1px solid black; padding: 2px;">TE01</div> <div style="border: 1px solid black; padding: 2px;">(1) N528 http://</div>					
					8.b.1.
<div style="border: 1px solid black; padding: 2px;">TE02</div> <div style="border: 1px solid black; padding: 2px;">(2) N528 http://</div>					
					8.b.2.
<div style="border: 1px solid black; padding: 2px;">TE03</div> <div style="border: 1px solid black; padding: 2px;">(3) N528 http://</div>					
					8.b.3.
<div style="border: 1px solid black; padding: 2px;">TE04</div> <div style="border: 1px solid black; padding: 2px;">(4) N528 http://</div>					
					8.b.4.
<div style="border: 1px solid black; padding: 2px;">TE05</div> <div style="border: 1px solid black; padding: 2px;">(5) N528 http://</div>					
					8.b.5.
<div style="border: 1px solid black; padding: 2px;">TE06</div> <div style="border: 1px solid black; padding: 2px;">(6) N528 http://</div>					
					8.b.6.
<div style="border: 1px solid black; padding: 2px;">TE07</div> <div style="border: 1px solid black; padding: 2px;">(7) N528 http://</div>					
					8.b.7.
<div style="border: 1px solid black; padding: 2px;">TE08</div> <div style="border: 1px solid black; padding: 2px;">(8) N528 http://</div>					
					8.b.8.
<div style="border: 1px solid black; padding: 2px;">TE09</div> <div style="border: 1px solid black; padding: 2px;">(9) N528 http://</div>					
					8.b.9.
<div style="border: 1px solid black; padding: 2px;">TE10</div> <div style="border: 1px solid black; padding: 2px;">(10) N528 http://</div>					
					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:					
<div style="border: 1px solid black; padding: 2px;">TE01</div> <div style="border: 1px solid black; padding: 2px;">(1) N529</div>					
					8.c.1.
<div style="border: 1px solid black; padding: 2px;">TE02</div> <div style="border: 1px solid black; padding: 2px;">(2) N529</div>					
					8.c.2.
<div style="border: 1px solid black; padding: 2px;">TE03</div> <div style="border: 1px solid black; padding: 2px;">(3) N529</div>					
					8.c.3.
<div style="border: 1px solid black; padding: 2px;">TE04</div> <div style="border: 1px solid black; padding: 2px;">(4) N529</div>					
					8.c.4.
<div style="border: 1px solid black; padding: 2px;">TE05</div> <div style="border: 1px solid black; padding: 2px;">(5) N529</div>					
					8.c.5.
<div style="border: 1px solid black; padding: 2px;">TE06</div> <div style="border: 1px solid black; padding: 2px;">(6) N529</div>					
					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).

Schedule RC-M—ContinuedFFIEC 041
Page 44 of 85
RC-30

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) - (4) Not applicable				
(5) All other loans and all leases.....	K183	0	13.a.5	

Schedule RC-M—ContinuedFFIEC 041
Page 45 of 85
RC-31

Dollar Amounts in Thousands		RCON	Amount	
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land.....	K187		0	13.b.1.
(2) Farmland.....	K188		0	13.b.2.
(3) 1-4 family residential properties.....	K189		0	13.b.3.
(4) Multifamily (5 or more) residential properties.....	K190		0	13.b.4.
(5) Nonfarm nonresidential properties.....	K191		0	13.b.5.
(6) Not applicable				
(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements.....	K192		0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461		0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462		0	13.d.
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.

Schedule RC-M—ContinuedFFIEC 041
Page 46 of 85
RC-32

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	NR	16.b.
------	----	-------

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

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

RCON	Number	
N522	1	16.c.

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

(1) Estimated number of international remittance transfers.....	RCON	Number	
	N523	236	16.d.1.
(2) Estimated dollar value of international remittance transfers.....	RCON	Amount	
	N524	3,020	16.d.2.
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCON	Number	
	N527	0	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
Page 47 of 85
RC-33

	(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	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	764	C237	115	C229	1,484	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	167	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	42	1607	0	1608	305	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	2	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	0	K217	0	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	0	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	808	1407	115	1403	1,956	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
Page 48 of 85
RC-34

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

	(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. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036	0	K037	0	K038	133	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	120	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.5.b.
b. - d. Not applicable							

Schedule RC-N—Continued

FFIEC 041
Page 49 of 85
RC-35

		(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		RC0N	Amount	RC0N	Amount	RC0N	Amount		
12. e. All other loans and all leases.....		K087	0	K088	0	K089	0	12. e.	
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....								12. f.	

Schedule RC-N—Continued

FFIEC 041
Page 50 of 85
RC-36

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	0	F662	0	F663	264
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	167
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans.....	K257	0	K258	0	K259	305
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	305
(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 - 3) Not applicable						

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

Schedule RC-N—Continued

FFIEC 041
Page 51 of 85
RC-37

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								
1. f. (4) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards.....		K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....		K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....		K280	0	K281	0	K282	0	M.1.f.4.c.
Memorandum item 1.f.5. is to be completed by: (1) • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans								
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....		K138	0	K139	0	K140	0	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) (2).....		HK26	0	HK27	0	HK28	736	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....		6558	0	6559	0	6560	0	M.2.
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (1)								
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....		1248	0	1249	0	1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....		5380	0	5381	0	5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....		1254	0	1255	0	1256	0	M.3.c.

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

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

Schedule RC-N—ContinuedFFIEC 041
Page 52 of 85
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	
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount
3 d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....		F166	0	F167	0	F168	0
Memorandum item 4 is to be completed by: (1) • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 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
6. Not applicable							
7. Additions to nonaccrual assets during the quarter.....		RCON	Amount				
		C410	291				
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	
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance.....		L183	0	L184	0	L185	0
b. Amount included in Schedule RC-N, items 1 through 7, above.....		L186	0	L187	0	L188	0

¹ The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

Schedule RC-O—Other Data for Deposit Insurance and FICO AssessmentsFFIEC 041
Page 53 of 85
RC-39

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	404,514	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237	0	2.
3. Not applicable				
4. Average consolidated total assets for the calendar quarter.....		K652	484,690	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	42,563	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	80	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	5,080	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. (2)			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.

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

Schedule RC-O—ContinuedFFIEC 041
Page 54 of 85
RC-40**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	259,077	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	43,782	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	135,564	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	257	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	8,975	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	323	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	897	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 based on the total assets reported on the June 30, 2016, 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
Page 55 of 85
RC-41

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.

Schedule RC-O—ContinuedFFIEC 041
Page 56 of 85
RC-42**Memoranda—Continued**

Dollar Amounts in Thousands		RC	CON	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

Schedule RC-O—ContinuedFFIEC 041
Page 57 of 85
RC-43

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

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)						
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
		<= 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%
		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

Schedule RC-O—ContinuedFFIEC 041
Page 58 of 85
RC-44

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	Number
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
Page 59 of 85
RC-45

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 based on the total assets reported on the June 30, 2016, 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
Page 60 of 85
RC-46

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		
Dollar Amounts in Thousands	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.

Schedule RC-Q—Continued

FFIEC 041
Page 61 of 85
RC-47

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

Schedule RC-Q—ContinuedFFIEC 041
Page 62 of 85
RC-48**Memoranda—Continued**

Dollar Amounts in Thousands		RC	Amount	
3. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F578	NR		M.3.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F579	NR		M.3.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.3.a.3a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F581	NR		M.3.a.3b1.
(2) Secured by junior liens.....	F582	NR		M.3.a.3b2.
(4) Secured by multifamily (5 or more) residential properties.....	F583	NR		M.3.a.4.
(5) Secured by nonfarm nonresidential properties.....	F584	NR		M.3.a.5.
b. Commercial and industrial loans.....	F585	NR		M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F586	NR		M.3.c1.
(2) Other revolving credit plans.....	F587	NR		M.3.c2.
(3) Automobile loans.....	K196	NR		M.3.c3.
(4) Other consumer loans.....	K208	NR		M.3.c4.
d. Other loans.....	F589	NR		M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F590	NR		M.4.a1.
(2) Secured by farmland (including farm residential and other improvements).....	F591	NR		M.4.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.4.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F593	NR		M.4.a3b1.
(2) Secured by junior liens.....	F594	NR		M.4.a3b2.
(4) Secured by multifamily (5 or more) residential properties.....	F595	NR		M.4.a4.
(5) Secured by nonfarm nonresidential properties.....	F596	NR		M.4.a5.
b. Commercial and industrial loans.....	F597	NR		M.4.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.4.c1.
(2) Other revolving credit plans.....	F599	NR		M.4.c2.
(3) Automobile loans.....	K195	NR		M.4.c3.
(4) Other consumer loans.....	K209	NR		M.4.c4.
d. Other loans.....	F601	NR		M.4.d.

Schedule RC-RFFIEC 041
Page 63 of 85
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	12,008	1.
		RCON		
2. Retained earnings.....		3632	30,435	2.
		RCOA		
3. Accumulated other comprehensive income (AOCI).....		B530	732	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		0=No 1=Yes	RCON P838	1 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	43,175	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....		P843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....		P844	732	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	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848	0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....		P849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....		P851	0	11.
12. Subtotal (item 5 minus items 6 through 11).....		P852	42,443	12.

Schedule RC-R — Continued

FFIEC 041
Page 64 of 85
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	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	42,443	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	0	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	42,443	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	3,982	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	3,982	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.
		RCOA		
33. LESS: Tier 2 capital deductions.....		P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	3,982	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				
		RCOA		
35. a. Total capital (sum of items 26 and 34.a).....		3792	46,425	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.

Schedule RC-R—Continued

FFIEC 041
Page 65 of 85
RC-51

Part I - Continued

	Dollar Amounts in Thousands	RCOA	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets.....	3368		484,690	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		0	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		484,690	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223		316,924	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	13.3922%	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	13.3922%	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	14.6486%	7205	NR	43.

Leverage Capital Ratios *

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.7567%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure.....	H015	NR	45.a.
		Percentage	
b. Supplementary leverage ratio.....	H036	NR	45.b.

Capital Buffer *

46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer	RCOA	Percentage		
	H311	6.6486%		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.

Schedule RC-R—ContinuedFFIEC 041
Page 66 of 85
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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	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 12,551	RCON S396 0	RCON D958 7,627				RCON D959 4,923	RCON S397 0	RCON D960 0	RCON S398 0
2. Securities:	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400
a. Held-to-maturity securities.....	1,559	0	0	0	0		1,559	0	0	0
b. Available-for-sale securities.....	RCON D966 137,000	RCON S402 683	RCON D967 5,039	RCON HJ76 0	RCON HJ77 0		RCON D968 108,929	RCON D969 6,557	RCON D970 15,792	RCON S403 0
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411
a. Federal funds sold.....	0		0				0	0	0	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.....	0	0	0				0	0	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 HJ78 0	RCON HJ79 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.

Schedule RC-R—ContinuedFFIEC 041
Page 67 of 85
RC-53**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 (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
Dollar Amounts in Thousands									
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.....		0		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.

FFIEC 041
Page 68 of 85
RC-54

[illegible]

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

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.

Schedule RC-R—ContinuedFFIEC 041
Page 69 of 85
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 held for investment:								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
								3,183	3,183
								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 held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

Schedule RC-R—Continued

FFIEC 041
Page 70 of 85
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)
	Amount	Amount	1250%	SSFA (13)	Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	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).....	RCON 2170 476,315	RCON S500 (4,827)	RCON D987 14,110	RCON HJ90 0	RCON HJ91 0		RCON D988 119,421	RCON D989 130,161	RCON D990 212,654	RCON S503 1,614

	(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.....		RCON S505	RCON S506	RCON S507			RCON S510	RCON H300
		0	0	0			0	3,183

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.

Schedule RC-R—ContinuedFFIEC 041
Page 71 of 85
RC-57**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		RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511
	621	1.0	621	0	0	0		0	0	621	0
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512
	0	0.5	0	0				0	0	0	0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606		RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513
	0	0.2	0	0	0	0		0	0	0	0
15. Retained recourse on small business obligations sold with recourse.....	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514
	0	1.0	0	0				0	0	0	0

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.

Schedule RC-R—Continued

FFIEC 041
Page 72 of 85
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
	0	1.0	0	0				0	0	0	0
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531
	17,671	0.2	3,534	0	0	0		0	70	3,464	0
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539
	17,900	0.5	8,950	0	0	0		0	5,051	3,899	0
19. Unconditionally cancelable commitments	RCON S540		RCON S541								
	19,893	0.0	0								
20. Over-the-counter derivatives			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548
			785	0	0	0	0	0	0	785	0
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557
			0	0	0	0		0	0	0	0
21. Centrally cleared derivatives											
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.

Schedule RC-R—Continued

FFIEC 041
Page 73 of 85
RC-59

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			
Dollar Amounts in Thousands					Amount	Amount	Amount	Amount	Amount			
16. Repo-style transactions (24).....								RCON H301	RCON H302	16.		
								0	0			
17. All other off-balance sheet liabilities.....												17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):								RCON H303	RCON H304			
								0	0	18.a.		
a. Original maturity of one year or less.....								RCON H307	RCON H308			
b. Original maturity exceeding one year								0	0	18.b.		
19. Unconditionally cancelable commitments												19.
20. Over-the-counter derivatives								RCON H309	RCON H310			
								0	0	20.		
21. Centrally cleared derivatives									21.			
22. Unsettled transactions (failed trades) (25).....					RCON H198	RCON H199	RCON H200					
					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.

Schedule RC-R—Continued

FFIEC 041
Page 74 of 85
RC-60

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.	
		14,110	0	0	0	119,421	135,282	221,423	1,614		
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	23,884	67,641	221,423	2,421		

Schedule RC-R—Continued

FFIEC 041
Page 75 of 85
RC-61

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)								
		RCN S563	RCN S564	RCN S565	RCN S566	RCN S567	RCN S568	
		0	0	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)								
		RCN S574	RCN S575	RCN S576	RCN S577	RCN S578	RCN S579	
		0	0	0	0	0	0	0

		Totals	
Dollar Amounts in Thousands		RCN	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....		S580	318,552
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	318,552
29. LESS: Excess allowance for loan and lease losses		A222	1,628
30. LESS: Allocated transfer risk reserve3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....		G641	316,924

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).

Schedule RC-R—Continued

FFIEC 041
Page 76 of 85
RC-62

Part II—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules			G642	413	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	24,779	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.

Schedule RC-S—Servicing, Securitization, and Asset Sale ActivitiesFFIEC 041
Page 77 of 85
RC-63

	(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 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

Schedule RC-S—ContinuedFFIEC 041
Page 78 of 85
RC-64

	(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
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCON B761	RCON B762			RCON B763	
		0	0			0	
b. Loans (included in Schedule RC-C).....		RCON B500	RCON B501			RCON B502	
		0	0			0	
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due.....		RCON B764	RCON B765			RCON B766	
		0	0			0	
		RCON B767	RCON B768			RCON 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.....							
	RCON B776	RCON B777	RCON B778	RCON B779	RCON B780	RCON B781	RCON B782
	0	0	0	0	0	0	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....							
	RCON B783	RCON B784	RCON B785	RCON B786	RCON B787	RCON B788	RCON B789
	0	0	0	0	0	0	0

Schedule RC-S—ContinuedFFIEC 041
Page 79 of 85
RC-65

	(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.....	RCON B790	RCON B791	RCON B792	RCON B793	RCON B794	RCON B795	RCON B796
	0	0	0	0	0	0	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCON B797	RCON B798	RCON B799	RCON B800	RCON B801	RCON B802	RCON B803
	0	0	0	0	0	0	0

Memoranda

	Dollar Amounts in Thousands	RCON	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		0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805		2,016	M.2.b.
c. Other financial assets (includes home equity lines) (1).....	A591		9,524	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		0	M.2.d.
3. Asset-backed commercial paper conduits: (2)				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806		NR	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....	B807		NR	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		NR	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....	B809		NR	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (3).....	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 items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.

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.

Schedule RC-T—Fiduciary and Related ServicesFFIEC 041
Page 80 of 85
RC-66

- | | |
|------|----------|
| RCON | YES / NO |
| A345 | YES |
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T)..... 1.
- | | |
|------|----------|
| RCON | YES / NO |
| A346 | YES |
2. Does the institution exercise the fiduciary powers it has been granted?..... 2.
- | | |
|------|----------|
| RCON | 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	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts.....	197,412	6,394	202	11	4.
5. Employee benefit and retirement- related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCON B872 13,632	RCON B873 0	RCON B874 4	RCON B875 0	5.a.
b. Employee benefit - defined benefit.....	RCON B876 0	RCON B877 0	RCON B878 0	RCON B879 0	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880 234,537	RCON B881 5,876	RCON B882 696	RCON B883 26	5.c.
6. Corporate trust and agency accounts.....	RCON B884 0	RCON B885 0	RCON C001 0	RCON C002 0	6.
7. Investment management and investment advisory agency accounts.....	RCON B886 867,702	RCON J253 0	RCON B888 842	RCON J254 0	7.
8. Foundation and endowment trust and agency accounts..	RCON J255 19,069	RCON J256 0	RCON J257 8	RCON J258 0	8.
9. Other fiduciary accounts.....	RCON B890 0	RCON B891 0	RCON B892 0	RCON B893 0	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894 1,332,352	RCON B895 12,270	RCON B896 1,752	RCON B897 37	10.

Schedule RC-T—ContinuedFFIEC 041
Page 81 of 85
RC-67

	(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		169,548		111	
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	
	234,537	6,031	696	28	

	Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and related services income				
14. Personal trust and agency accounts.....		B904	1,883	14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit - defined contribution.....		B905	83	15.a.
b. Employee benefit - defined benefit.....		B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....		B907	1,365	15.c.
16. Corporate trust and agency accounts.....		A479	0	16.
17. Investment management and investment advisory agency accounts.....		J315	5,951	17.
18. Foundation and endowment trust and agency accounts.....		J316	65	18.
19. Other fiduciary accounts.....		A480	0	19.
20. Custody and safekeeping accounts.....		B909	90	20.
21. Other fiduciary and related services income.....		B910	0	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....		4070	9,437	22.
23. Less: Expenses.....		C058	7,175	23.
24. Less: Net losses from fiduciary and related services.....		A488	11	24.
25. Plus: Intracompany income credits for fiduciary and related services.....		B911	0	25.
26. Net fiduciary and related services income.....		A491	2,251	26.

Memoranda

	Dollar Amounts in Thousands	RCN	Amount	RCN	Amount	RCN	Amount	
1. Managed assets held in fiduciary accounts:								
a. Noninterest-bearing deposits.....		J263	96	J264	(7)	J265	0	M.1.a.
b. Interest-bearing deposits.....		J266	982	J267	0	J268	0	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....		J269	3,753	J270	1,285	J271	353	M.1.c.
d. State, county, and municipal obligations.....		J272	25,808	J273	216	J274	54	M.1.d.
e. Money market mutual funds.....		J275	38,566	J276	11,117	J277	486	M.1.e.
f. Equity mutual funds.....		J278	176,839	J279	73,722	J280	5,169	M.1.f.
g. Other mutual funds.....		J281	242,705	J282	64,413	J283	1,989	M.1.g.
h. Common trust funds and collective investment funds.....		J284	0	J285	0	J286	0	M.1.h.
i. Other short-term obligations.....		J287	0	J288	0	J289	0	M.1.i.
j. Other notes and bonds.....		J290	28,913	J291	6,727	J292	1,293	M.1.j.
k. Investments in unregistered funds and private equity investments.....		J293	0	J294	0	J295	0	M.1.k.

Schedule RC-T—ContinuedFFIEC 041
Page 82 of 85
RC-68**Memoranda—Continued**

	(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	540,249	J297	90,650	J298	9,726	M.1.l.
m. Real estate mortgages.....	J299	374	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	4,032	J303	0	J304	0	M.1.n.
o. Miscellaneous assets.....	J305	2,796	J306	46	J307	0	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	1,065,113	J309	248,169	J310	19,070	M.1.p.
	(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	0	J312	0			
	(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	0	RCON B928				
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	0	RCON J314				
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	0					
	(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	0	B932	0			
b. International/Global equity.....	B933	0	B934	0			
c. Stock/Bond blend.....	B935	0	B936	0			
d. Taxable bond.....	B937	0	B938	0			
e. Municipal bond.....	B939	0	B940	0			
f. Short-term investments/Money market.....	B941	0	B942	0			
g. Specialty/Other.....	B943	0	B944	0			
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	0	B946	0			

Schedule RC-T—ContinuedFFIEC 041
Page 83 of 85
RC-69**Memoranda—Continued**

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	10	B948	0	B949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950	1	B951	0	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	0	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....	B956	0	B957	0	B958	0	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	11	B960	0	B961	0	M.4.e.

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

Donna L. Batchelder, SVP Director of Client Services

Name and Title (TEXT B962)

Donna.Batchelder@LedyardBank.com

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(603) 640-2681

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Schedule RC-V—Variable Interest EntitiesFFIEC 041
Page 84 of 85
RC-70

	(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 held for investment.....	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

FFIEC 041
Page 85 of 85
RC-71

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)