Board of Governors of the Federal Reserve System
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency

Federal Financial Institutions Examination Council

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Institution Name	**JOHN MARSHALL BANK**
City	**RESTON**
State	**VA**
Zip Code	**20190**
Call Report Report Date	**3/31/2017**
Report Type	**041**
RSSD-ID	**3419416**
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Federal Financial Institutions Examination Council

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Report at the close of business March 31, 2017

(20170331)
(RCON 9999)

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

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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 non member 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.

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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

(a) 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 datacollection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data in to 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 **58243** (RSSD 9050)

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

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

JOHN MARSHALL BANK
Legal Title of Bank (RSSD 9017)

RESTON
City (RSSD 9130)

VA State Abbreviation (RSSD 9200)

20190 Zip Code (RSSD 9220)

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

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

Legend: NR - Not Reported, CONF - Confidential

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

CONF
Name (TEXT C490)

CONF
Title (TEXT C491)

CONF
E-mail Address (TEXT C492)

CONF
Area Code / Phone Number / Extension (TEXT C493)

CONF
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)

CONF
Title (TEXT C496)

CONF
E-mail Address (TEXT 4086)

CONF
Area Code / Phone Number / Extension (TEXT 8902)

CONF
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF
Name (TEXT C366)

CONF
Title (TEXT C367)

CONF
E-mail Address (TEXT C368)

CONF
Area Code / Phone Number / Extension (TEXT C369)

CONF
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)

CONF
Title (TEXT C372)

CONF
E-mail Address (TEXT C373)

CONF
Area Code / Phone Number / Extension (TEXT C374)

CONF
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

CONF
Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

CONF
Area Code / Phone Number / Extension (TEXT 8902)

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

CONF
Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

CONF
Area Code / Phone Number / Extension (TEXT C878)

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties	RIAD4435	**1,317**	1.a.1.a.
b. All other loans secured by real estate	RIAD4436	**8,529**	1.a.1.b.
2. Commercial and industrial loans	RIAD4012	**947**	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards	RIADB485	**0**	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RIADB486	**19**	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans[1]	RIAD4058	**0**	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	**10,812**	1.a.6.
b. Income from lease financing receivables	RIAD4065	**0**	1.b.
c. Interest income on balances due from depository institutions[2]	RIAD4115	**79**	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	**132**	1.d.1.
2. Mortgage-backed securities	RIADB489	**156**	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	**125**	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	**0**	1.f.
g. Other interest income	RIAD4518	**98**	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107	**11,402**	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	**15**	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs)	RIAD0093	**259**	2.a.2.a.
b. Time deposits of $250,000 or less	RIADHK03	**684**	2.a.2.b.
c. Time deposits of more than $250,000	RIADHK04	**516**	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	**12**	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	**301**	2.c.
d. Interest on subordinated notes and debentures	RIAD4200	**0**	2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073	**1,787**	2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	**9,615**	3.
4. Provision for loan and lease losses	RIAD4230	**265**	4.
5. Noninterest income:			5.
a. Income from fiduciary activities [1]	RIAD4070	**0**	5.a.
b. Service charges on deposit accounts	RIAD4080	**62**	5.b.
c. Trading revenue[2]	RIADA220	**0**	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage	RIADC886	**0**	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions	RIADC888	**0**	5.d.2.
3. Fees and commissions from annuity sales	RIADC887	**0**	5.d.3.

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to fi nance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
2. Includes interest income on time certificates of deposit not held for trading.

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.d.

Dollar amounts in thousands

4. Underwriting income from insurance and reinsurance activities	RIADC386	**0**	5.d.4.
5. Income from other insurance activities	RIADC387	**0**	5.d.5.
e. Venture capital revenue	RIADB491	**0**	5.e.
f. Net servicing fees	RIADB492	**0**	5.f.
g. Net securitization income	RIADB493	**0**	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases	RIAD5416	**0**	5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	**0**	5.j.
k. Net gains (losses) on sales of other assets[3]	RIADB496	**0**	5.k.
l. Other noninterest income*	RIADB497	**286**	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	**348**	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	**0**	6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	**0**	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits	RIAD4135	**3,636**	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	**712**	7.b.
c. Not available			7.c.
1. Goodwill impairment losses	RIADC216	**0**	7.c.1.
2. Amortization expense and impairment losses for other intangible assets	RIADC232	**0**	7.c.2.
d. Other noninterest expense*	RIAD4092	**1,582**	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	**5,930**	7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301	**3,768**	8.
9. Applicable income taxes (on item 8)	RIAD4302	**1,257**	9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	RIAD4300	**2,511**	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations)*	RIADFT28	**0**	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	**2,511**	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	**0**	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	**2,511**	14.

Memoranda

1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	**0**	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	**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)	RIAD4313	**0**	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	**0**	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	**117**	M.5.
Memorandum item 6 is to be completed by: ** 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 product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans* 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	RIAD4024	**0**	M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions)[2]	RIAD9106	**00000000**	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):			M.8.

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

*. Describe on Schedule RI-E-Explanations

2. For example, a bank acquired on March 1, 2016, would report 20160301.

Dollar amounts in thousands

Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.	RIAD8757	**NR**	M.8.a.
a. Interest rate exposures	RIAD8758	**NR**	M.8.b.
b. Foreign exchange exposures	RIAD8759	**NR**	M.8.c.
c. Equity security and index exposures	RIAD8760	**NR**	M.8.d.
d. Commodity and other exposures	RIADF186	**NR**	M.8.e.
e. Credit exposures			
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.			M.8.f.
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)	RIADFT36	**NR**	M.8.f.1.
2. CVA hedge	RIADFT37	**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):			M.8.g.
1. Gross debit valuation adjustment (DVA)	RIADFT38	**NR**	M.8.g.1.
2. DVA hedge	RIADFT39	**NR**	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA	RIADFT40	**NR**	M.8.h.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading	RIADC889	**NR**	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	**NR**	M.9.b.
To be completed by banks with $300 million or more in total assets:			
10. Credit losses on derivatives (see instructions)	RIADA251	**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?	RIADA530	**No**	M.11.
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	**NR**	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets	RIADF551	**NR**	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	**NR**	M.13.a.1.
b. Net gains (losses) on liabilities	RIADF553	**NR**	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	**NR**	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities	RIADJ321	**0**	M.14.
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.			
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):			M.15.
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	RIADH032	**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	RIADH033	**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	RIADH034	**NR**	M.15.c.
d. All other service charges on deposit accounts	RIADH035	**NR**	M.15.d.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	**118,796**	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	RIADB507	**0**	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	**118,796**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	**2,511**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	**437**	5.
6. Treasury stock transactions, net	RIADB510	**0**	6.
7. Changes incident to business combinations, net	RIAD4356	**0**	7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	**0**	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	**0**	9.
10. Other comprehensive income[1]	RIADB511	**-51**	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)*	RIAD4415	**0**	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	**121,693**	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 Part I - Charge-offs and Recoveries on Loans and Leases

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

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

Memoranda

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	RIAD5409	**0**	RIAD5410	**0**	M.1.
2. Not available					M.2.
Memorandum items 2.a. through 2.d. are to be completed by banks with $300 million or more in total assets: a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	**0**	RIAD4662	**0**	M.2.a.
b. Not applicable					M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	**0**	RIAD4618	**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)	RIADF185	**0**	RIADF187	**0**	M.2.d.
Memorandum item 3 are to be completed by: * *banks with $300 million or more in total assets, and* * *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:* 3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	**0**	RIAD4665	**0**	M.3.

Memoranda

		Dollar amounts in thousands	
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	**NR**	M.4.

Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

		Dollar amounts in thousands	
1. Balance most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	**8,201**	1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	**8**	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	**0**	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	**0**	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	**265**	5.
6. Adjustments (see instructions for this schedule)*	RIADC233	**0**	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	**8,474**	7.

Memoranda

1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	**0**	M.1.
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. 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	**NR**	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	**NR**	M.3.
Memorandum item 4 is to be completed by all banks. 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).	RIADC781	**0**	M.4.

2. Includes charge-offs and recoveries on "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."

*. Describe on Schedule RI-E -- Explanations.

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

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

Dollar amounts in thousands	(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)	
1. Real estate loans:							1.
a. Construction loans	RCONM708 NR	RCONM709 NR	RCONM710 NR	RCONM711 NR	RCONM712 NR	RCONM713 NR	1.a.
b. Commercial real estate loans	RCONM714 NR	RCONM715 NR	RCONM716 NR	RCONM717 NR	RCONM719 NR	RCONM720 NR	1.b.
c. Residential real estate loans	RCONM721 NR	RCONM722 NR	RCONM723 NR	RCONM724 NR	RCONM725 NR	RCONM726 NR	1.c.
2. Commercial loans[2]	RCONM727 NR	RCONM728 NR	RCONM729 NR	RCONM730 NR	RCONM731 NR	RCONM732 NR	2.
3. Credit cards	RCONM733 NR	RCONM734 NR	RCONM735 NR	RCONM736 NR	RCONM737 NR	RCONM738 NR	3.
4. Other consumer loans	RCONM739 NR	RCONM740 NR	RCONM741 NR	RCONM742 NR	RCONM743 NR	RCONM744 NR	4.
5. Unallocated, if any				RCONM745 NR			5.
6. Total (for each column, sum of items 1.a through 5)[3]	RCONM746 NR	RCONM747 NR	RCONM748 NR	RCONM749 NR	RCONM750 NR	RCONM751 NR	6.

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 - Explanations

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

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

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks	RIADC013	**0**	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	RIADC014	**140**	1.b.
c. Income and fees from automated teller machines (ATMs)	RIADC016	**35**	1.c.
d. Rent and other income from other real estate owned	RIAD4042	**0**	1.d.
e. Safe deposit box rent	RIADC015	**0**	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	**0**	1.f.
g. Bank card and credit card interchange fees	RIADF555	**0**	1.g.
h. Gains on bargain purchases	RIADJ447	**0**	1.h.
i. Income and fees from wire transfers	RIADT047	**0**	1.i.
j. Disclose component and the dollar amount of that component:			1.j.
(TEXT4461) NR	RIAD4461	**0**	1.j.1.
k. Disclose component and the dollar amount of that component:			1.k.
(TEXT4462) NR	RIAD4462	**0**	1.k.1.
l. Disclose component and the dollar amount of that component:			1.l.
(TEXT4463) NR	RIAD4463	**0**	1.l.1.
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:			2.
a. Data processing expenses	RIADC017	**233**	2.a.
b. Advertising and marketing expenses	RIAD0497	**99**	2.b.
c. Directors' fees	RIAD4136	**58**	2.c.
d. Printing, stationery, and supplies	RIADC018	**45**	2.d.
e. Postage	RIAD8403	**10**	2.e.
f. Legal fees and expenses	RIAD4141	**56**	2.f.
g. FDIC deposit insurance assessments	RIAD4146	**CONF**	2.g.
h. Accounting and auditing expenses	RIADF556	**82**	2.h.
i. Consulting and advisory expenses	RIADF557	**60**	2.i.
j. Automated teller machine (ATM) and interchange expenses	RIADF558	**30**	2.j.
k. Telecommunications expenses	RIADF559	**41**	2.k.
l. Other real estate owned expenses	RIADY923	**0**	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	RIADY924	**0**	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
(TEXT4464) IT Support Service	RIAD4464	**58**	2.n.1.
o. Disclose component and the dollar amount of that component:			2.o.
(TEXT4467) Franchise Tax	RIAD4467	**263**	2.o.1.
p. Disclose component and the dollar amount of that component:			2.p.
(TEXT4468) NR	RIAD4468	**0**	2.p.1.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
(TEXTFT29) NR	RIADFT29	**0**	3.a.1.
3. Applicable income tax effect	RIADFT30	**0**	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
(TEXTFT31) NR	RIADFT31	**0**	3.b.1.
3. Applicable income tax effect	RIADFT32	**0**	3.b.3.
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):			4.

		Dollar amounts in thousands	
a. Disclose component and the dollar amount of that component:			4.a.
(TEXTB526) NR	RIADB526	**0**	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	**0**	4.b.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) NR	RIAD4498	**0**	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	**0**	5.b.1.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
(TEXT4521) NR	RIAD4521	**0**	6.a.1.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4522) NR	RIAD4522	**0**	6.b.1.
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):			7.
a. Comments?	RIAD4769	**No**	7.a.
b. Other explanations	TEXT4769	**NR**	7.b.

Schedule RC - Balance Sheet

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.

		Dollar amounts in thousands	
1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin[1]	RCON0081	**5,266**	1.a.
b. Interest-bearing balances[2]	RCON0071	**37,309**	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754	**41,939**	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773	**44,068**	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	**52**	3.a.
b. Securities purchased under agreements to resell[3]	RCONB989	**0**	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	**0**	4.a.
b. Loans and leases held for investment	RCONB528	**918,678**	4.b.
c. LESS: Allowance for loan and lease losses	RCON3123	**8,474**	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529	**910,204**	4.d.
5. Trading assets (from Schedule RC-D)	RCON3545	**0**	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	**2,592**	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	**0**	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	**0**	8.
9. Direct and indirect investments in real estate ventures	RCON3656	**0**	9.
10. Intangible assets:			10.
a. Goodwill	RCON3163	**0**	10.a.
b. Other intangible assets (from Schedule RC-M)	RCON0426	**0**	10.b.
11. Other assets (from Schedule RC-F)	RCON2160	**39,566**	11.
12. Total assets (sum of items 1 through 11)	RCON2170	**1,080,996**	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	**836,368**	13.a.
1. Noninterest-bearing[4]	RCON6631	**182,371**	13.a.1.
2. Interest-bearing	RCON6636	**653,997**	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased[5]	RCONB993	**5,000**	14.a.
b. Securities sold under agreements to repurchase[6]	RCONB995	**9,293**	14.b.
15. Trading liabilities (from Schedule RC-D)	RCON3548	**0**	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	**102,000**	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures[7]	RCON3200	**0**	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	**6,642**	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	**959,303**	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus	RCON3838	**0**	23.

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 total demand deposits and noninterest-bearing 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.

		Dollar amounts in thousands	
24. Common stock	RCON3230	**50,841**	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON3839	**32,395**	25.
26. Not available			26.
a. Retained earnings	RCON3632	**38,965**	26.a.
b. Accumulated other comprehensive income[1]	RCONB530	**-508**	26.b.
c. Other equity capital components[2]	RCONA130	**0**	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCON3210	**121,693**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCON3000	**0**	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCONG105	**121,693**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	**1,080,996**	29.

Memoranda

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	RCON6724	**1a**	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format)	RCON8678	**1231**	M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with $300 million or more in total assets.
Exclude assets held for trading.

		Dollar amounts in thousands	
1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits	RCON0020	**4,065**	1.a.
b. Currency and coin	RCON0080	**698**	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks	RCON0083	**0**	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	**1,213**	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks	RCON0073	**0**	3.a.
b. Other banks in foreign countries and foreign central banks	RCON0074	**0**	3.b.
4. Balances due from Federal Reserve Banks	RCON0090	**36,599**	4.
5. Total	RCON0010	**42,575**	5.

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-B - Securities

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
1. U.S. Treasury securities	RCON0211	**0**	RCON0213	**0**	RCON1286	**0**	RCON1287	**0**	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies	RCON1289	**0**	RCON1290	**0**	RCON1291	**0**	RCON1293	**0**	2.a.
b. Issued by U.S. Government-sponsored agencies[2]	RCON1294	**6,407**	RCON1295	**6,509**	RCON1297	**32,413**	RCON1298	**32,189**	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	**16,935**	RCON8497	**17,016**	RCON8498	**2,561**	RCON8499	**2,443**	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA	RCONG300	**2,941**	RCONG301	**2,963**	RCONG302	**0**	RCONG303	**0**	4.a.1.
2. Issued by FNMA and FHLMC	RCONG304	**15,656**	RCONG305	**15,672**	RCONG306	**9,702**	RCONG307	**9,436**	4.a.2.
3. Other pass-through securities	RCONG308	**0**	RCONG309	**0**	RCONG310	**0**	RCONG311	**0**	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	RCONG312	**0**	RCONG313	**0**	RCONG314	**0**	RCONG315	**0**	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	RCONG316	**0**	RCONG317	**0**	RCONG318	**0**	RCONG319	**0**	4.b.2.
3. All other residential MBS	RCONG320	**0**	RCONG321	**0**	RCONG322	**0**	RCONG323	**0**	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	**0**	RCONK143	**0**	RCONK144	**0**	RCONK145	**0**	4.c.1.a.
b. Other pass-through securities	RCONK146	**0**	RCONK147	**0**	RCONK148	**0**	RCONK149	**0**	4.c.1.b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	RCONK150	**0**	RCONK151	**0**	RCONK152	**0**	RCONK153	**0**	4.c.2.a.
b. All other commercial MBS	RCONK154	**0**	RCONK155	**0**	RCONK156	**0**	RCONK157	**0**	4.c.2.b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS)	RCONC026	**0**	RCONC988	**0**	RCONC989	**0**	RCONC027	**0**	5.a.
b. Structured financial products:									5.b.
1. Cash	RCONG336	**0**	RCONG337	**0**	RCONG338	**0**	RCONG339	**0**	5.b.1.
2. Synthetic	RCONG340	**0**	RCONG341	**0**	RCONG342	**0**	RCONG343	**0**	5.b.2.
3. Hybrid	RCONG344	**0**	RCONG345	**0**	RCONG346	**0**	RCONG347	**0**	5.b.3.
6. Other debt securities:									6.
a. Other domestic debt securities	RCON1737	**0**	RCON1738	**0**	RCON1739	**0**	RCON1741	**0**	6.a.
b. Other foreign debt securities	RCON1742	**0**	RCON1743	**0**	RCON1744	**0**	RCON1746	**0**	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values[2]					RCONA510	**0**	RCONA511	**0**	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON1754	**41,939**	RCON1771	**42,160**	RCON1772	**44,676**	RCON1773	**44,068**	8.

Memoranda

		Dollar amounts in thousands	
1. Pledged securities[1]	RCON0416	**53,387**	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less	RCONA549	**1,504**	M.2.a.1.
2. Over three months through 12 months	RCONA550	**2,006**	M.2.a.2.
3. Over one year through three years	RCONA551	**26,512**	M.2.a.3.
4. Over three years through five years	RCONA552	**13,541**	M.2.a.4.
5. Over five years through 15 years	RCONA553	**13,174**	M.2.a.5.
6. Over 15 years	RCONA554	**1,237**	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:			M.2.b.
1. Three months or less	RCONA555	**0**	M.2.b.1.
2. Over three months through 12 months	RCONA556	**0**	M.2.b.2.
3. Over one year through three years	RCONA557	**25**	M.2.b.3.
4. Over three years through five years	RCONA558	**80**	M.2.b.4.
5. Over five years through 15 years	RCONA559	**16,865**	M.2.b.5.
6. Over 15 years	RCONA560	**11,063**	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]			M.2.c.
1. Three years or less	RCONA561	**0**	M.2.c.1.
2. Over three years	RCONA562	**0**	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	**3,511**	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	**0**	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost	RCON8782	**4,000**	M.4.a.
b. Fair value	RCON8783	**3,979**	M.4.b.

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.

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).

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.

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Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets.									
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):									M.5.
a. Credit card receivables	RCONB838	**NR**	RCONB839	**NR**	RCONB840	**NR**	RCONB841	**NR**	M5a.
b. Home equity lines	RCONB842	**NR**	RCONB843	**NR**	RCONB844	**NR**	RCONB845	**NR**	M5b.
c. Automobile loans	RCONB846	**NR**	RCONB847	**NR**	RCONB848	**NR**	RCONB849	**NR**	M5c.
d. Other consumer loans	RCONB850	**NR**	RCONB851	**NR**	RCONB852	**NR**	RCONB853	**NR**	M5d.
e. Commercial and industrial loans	RCONB854	**NR**	RCONB855	**NR**	RCONB856	**NR**	RCONB857	**NR**	M5e.
f. Other	RCONB858	**NR**	RCONB859	**NR**	RCONB860	**NR**	RCONB861	**NR**	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):									M.6.
a. Trust preferred securities issued by financial institutions	RCONG348	**0**	RCONG349	**0**	RCONG350	**0**	RCONG351	**0**	M6a.
b. Trust preferred securities issued by real estate investment trusts	RCONG352	**0**	RCONG353	**0**	RCONG354	**0**	RCONG355	**0**	M6b.
c. Corporate and similar loans	RCONG356	**0**	RCONG357	**0**	RCONG358	**0**	RCONG359	**0**	M6c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG360	**0**	RCONG361	**0**	RCONG362	**0**	RCONG363	**0**	M6d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	**0**	RCONG365	**0**	RCONG366	**0**	RCONG367	**0**	M6e.
f. Diversified (mixed) pools of structured financial products	RCONG368	**0**	RCONG369	**0**	RCONG370	**0**	RCONG371	**0**	M.6.f.
g. Other collateral or reference assets	RCONG372	**0**	RCONG373	**0**	RCONG374	**0**	RCONG375	**0**	M6g.

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

6. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-C 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	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans			RCONF158	**66,433**	1.a.1.
2. Other construction loans and all land development and other land loans			RCONF159	**111,006**	1.a.2.
b. Secured by farmland (including farm residential and other improvements)			RCON1420	**0**	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	**22,253**	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens			RCON5367	**94,074**	1.c.2.a.
b. Secured by junior liens			RCON5368	**1,929**	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties			RCON1460	**37,581**	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
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. Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	**152,566**	1.e.1.
2. Loans secured by other nonfarm nonresidential properties			RCONF161	**354,327**	1.e.2.
2. Loans to depository institutions and acceptances of other banks			RCON1288	**0**	2.
a. To commercial banks in the U.S.	RCONB531	**0**			2.a.
b. To other depository institutions in the U.S.	RCONB534	**0**			2.b.
c. To banks in foreign countries	RCONB535	**0**			2.c.
3. Loans to finance agricultural production and other loans to farmers			RCON1590	**0**	3.
4. Commercial and industrial loans			RCON1766	**78,565**	4.
a. To U.S. addressees (domicile)	RCON1763	**78,565**			4.a.
b. To non-U.S. addressees (domicile)	RCON1764	**0**			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards			RCONB538	**0**	6.a.
b. Other revolving credit plans			RCONB539	**480**	6.b.
c. Automobile loans			RCONK137	**55**	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			RCONK207	**1,130**	6.d.
7. Not applicable					7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			RCON2107	**0**	8.
9. Loans to nondepository financial institutions and other loans:					9.
a. Loans to nondepository financial institutions			RCONJ454	**0**	9.a.
b. Other loans			RCONJ464	**0**	9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	**0**			9.b.1.
2. All other loans (exclude consumer loans)	RCONJ451	**0**			9.b.2.
10. Lease financing receivables (net of unearned income)			RCON2165	**0**	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	**0**			10.a.
b. All other leases	RCONF163	**0**			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above			RCON2123	**1,721**	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			RCON2122	**918,678**	12.

Memoranda

		Dollar amounts in thousands	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans:			M.1.a.
1. 1-4 family residential construction loans	RCONK158	**0**	M.1.a.1.
2. Other construction loans and all land development and other land loans	RCONK159	**0**	M.1.a.2.
b. Loans secured by 1-4 family residential properties	RCONF576	**504**	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK160	**0**	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	**0**	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties	RCONK162	**0**	M.1.d.2.
e. Commercial and industrial loans	RCONK256	**0**	M.1.e.
1. To U.S. addressees (domicile)	RCONK163	**0**	M.1.e.1.
2. To non-U.S. addressees (domicile)	RCONK164	**0**	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK165	**0**	M.1.f.
1. Loans secured by farmland	RCONK166	**0**	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Not applicable			M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards	RCONK098	**0**	M.1.f.4.a.
b. Automobile loans	RCONK203	**0**	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK204	**0**	M.1.f.4.c.
Memorandum item 1.f.(6)(a) is to be completed by: *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans* 5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above	RCONK168	**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.f)	RCONHK25	**504**	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
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:			M.2.a.
1. Three months or less	RCONA564	**22,755**	M.2.a.1.
2. Over three months through 12 months	RCONA565	**7,981**	M.2.a.2.
3. Over one year through three years	RCONA566	**20,180**	M.2.a.3.
4. Over three years through five years	RCONA567	**34,182**	M.2.a.4.
5. Over five years through 15 years	RCONA568	**6,853**	M.2.a.5.
6. Over 15 years	RCONA569	**1,258**	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:			M.2.b.
1. Three months or less	RCONA570	**246,930**	M.2.b.1.
2. Over three months through 12 months	RCONA571	**65,683**	M.2.b.2.
3. Over one year through three years	RCONA572	**164,409**	M.2.b.3.
4. Over three years through five years	RCONA573	**182,471**	M.2.b.4.
5. Over five years through 15 years	RCONA574	**158,446**	M.2.b.5.
6. Over 15 years	RCONA575	**5,852**	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)	RCONA247	**226,214**	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B[6]	RCON2746	**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)	RCON5370	**37,366**	M.4.

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

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		Dollar amounts in thousands	
To be completed by banks with $300 million or more in total assets:			
5. 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)	RCONB837	**0**	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	**NR**	M.6.
Memorandum item 7 is to be completed by all banks.			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance	RCONC779	**0**	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	**0**	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b))	RCONF230	**0**	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2015, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, Part I, item 12, column B).	RCONF231	**NR**	M.8.b.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties			
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	RCONF232	**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))	RCONF577	**0**	M.9.
10. Not applicable			M.10.

Memoranda

Dollar amounts in thousands			
11. Not applicable			M.11.

Memoranda

Dollar amounts in thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							M.12.
a. Loans secured by real estate	RCONG091	**0**	RCONG092	**0**	RCONG093	**0**	M.12.a.
b. Commercial and industrial loans	RCONG094	**0**	RCONG095	**0**	RCONG096	**0**	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	RCONG097	**0**	RCONG098	**0**	RCONG099	**0**	M.12.c.
d. All other loans and all leases	RCONG100	**0**	RCONG101	**0**	RCONG102	**0**	M.12.d.

Memoranda

Dollar amounts in thousands			
Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2015.			M.13.
13. Construction, land development, and other land loans in domestic offices with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376	**93,053**	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377	**699**	M.13.b.
Memorandum item 14 is to be completed by all banks. 14. Pledged loans and leases	RCONG378	**305,336**	M.14.
Memorandum item 15 is to be completed for the December report only. 15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	**NR**	M.15.a.1.
2. Proprietary reverse mortgages	RCONJ467	**NR**	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	**NR**	M.15.b.1.
2. Proprietary reverse mortgages	RCONJ469	**NR**	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	**NR**	M.15.c.1.
2. Proprietary reverse mortgages	RCONJ471	**NR**	M.15.c.2.

Schedule RC-C 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 currentlyoutstanding 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.

Dollar amounts in thousands			
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of $100,000 or less	RCON6999	**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.
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)	RCON5562	**NR**	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4[1]	RCON5563	**NR**	2.b.

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of $100,000 or less	RCON5564	**15**	RCON5565	**981**	3.a.
b. With original amounts of more than $100,000 through $250,000	RCON5566	**42**	RCON5567	**6,465**	3.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5568	**164**	RCON5569	**85,948**	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of $100,000 or less	RCON5570	**162**	RCON5571	**4,474**	4.a.
b. With original amounts of more than $100,000 through $250,000	RCON5572	**111**	RCON5573	**11,823**	4.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5574	**132**	RCON5575	**35,851**	4.c.

Dollar amounts in thousands			
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	RCON6860	**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.
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	RCON5576	**NR**	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3	RCON5577	**NR**	6.b.

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
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:					7.
a. With original amounts of $100,000 or less	RCON5578	**NR**	RCON5579	**NR**	7.a.
b. With original amounts of more than $100,000 through $250,000	RCON5580	**NR**	RCON5581	**NR**	7.b.
c. With original amounts of more than $250,000 through $500,000	RCON5582	**NR**	RCON5583	**NR**	7.c.
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:					8.
a. With original amounts of $100,000 or less	RCON5584	**NR**	RCON5585	**NR**	8.a.
b. With original amounts of more than $100,000 through $250,000	RCON5586	**NR**	RCON5587	**NR**	8.b.
c. With original amounts of more than $250,000 through $500,000	RCON5588	**NR**	RCON5589	**NR**	8.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-D - Trading Assets and Liabilities

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	
1. U.S. Treasury securities	RCON3531	**NR**	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	**NR**	2.
3. Securities issued by states and political subdivisions in the U.S.	RCON3533	**NR**	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG379	**NR**	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS)	RCONG380	**NR**	4.b.
c. All other residential MBS	RCONG381	**NR**	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	RCONK197	**NR**	4.d.
e. All other commercial MBS	RCONK198	**NR**	4.e.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash	RCONG383	**NR**	5.a.1.
2. Synthetic	RCONG384	**NR**	5.a.2.
3. Hybrid	RCONG385	**NR**	5.a.3.
b. All other debt securities	RCONG386	**NR**	5.b.
6. Loans:			6.
a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans	RCONF604	**NR**	6.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF605	**NR**	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF606	**NR**	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens	RCONF607	**NR**	6.a.3.b.1.
2. Secured by junior liens	RCONF611	**NR**	6.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties	RCONF612	**NR**	6.a.4.
5. Secured by nonfarm nonresidential properties	RCONF613	**NR**	6.a.5.
b. Commercial and industrial loans	RCONF614	**NR**	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards	RCONF615	**NR**	6.c.1.
2. Other revolving credit plans	RCONF616	**NR**	6.c.2.
3. Automobile loans	RCONK199	**NR**	6.c.3.
4. Other consumer loans	RCONK210	**NR**	6.c.4.
d. Other loans	RCONF618	**NR**	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets	RCON3541	**NR**	9.
10. Not applicable			10.
11. Derivatives with a positive fair value	RCON3543	**0**	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	**0**	12.
13. Not available			13.
a. Liability for short positions	RCON3546	**NR**	13.a.
b. Other trading liabilities	RCONF624	**NR**	13.b.
14. Derivatives with a negative fair value	RCON3547	**0**	14.

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).

Dollar amounts in thousands

15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	RCON3548	**0**	15.

Memoranda

1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans	RCONF625	**NR**	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF626	**NR**	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627	**NR**	M.1.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3.b.
1. Secured by first liens	RCONF628	**NR**	M.1.a.3.b.1.
2. Secured by junior liens	RCONF629	**NR**	M.1.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties	RCONF630	**NR**	M.1.a.4.
5. Secured by nonfarm nonresidential properties	RCONF631	**NR**	M.1.a.5.
b. Commercial and industrial loans	RCONF632	**NR**	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards	RCONF633	**NR**	M.1.c.1.
2. Other revolving credit plans	RCONF634	**NR**	M.1.c.2.
3. Automobile loans	RCONK200	**NR**	M.1.c.3.
4. Other consumer loans	RCONK211	**NR**	M.1.c.4.
d. Other loans	RCONF636	**NR**	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value	RCONF639	**NR**	M.2.a.
b. Unpaid principal balance	RCONF640	**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)):			M.3.
a. Trust preferred securities issued by financial institutions	RCONG299	**NR**	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG332	**NR**	M.3.b.
c. Corporate and similar loans	RCONG333	**NR**	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	**NR**	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	**NR**	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCONG651	**NR**	M.3.f.
g. Other collateral or reference assets	RCONG652	**NR**	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities	RCONG387	**NR**	M.4.a.
b. Pledged loans	RCONG388	**NR**	M.4.b.
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 thefour preceding calendar quarters. 5. Asset-backed securities:			M.5.
a. Credit card receivables	RCONF643	**NR**	M.5.a.
b. Home equity lines	RCONF644	**NR**	M.5.b.
c. Automobile loans	RCONF645	**NR**	M.5.c.
d. Other consumer loans	RCONF646	**NR**	M.5.d.
e. Commercial and industrial loans	RCONF647	**NR**	M.5.e.
f. Other	RCONF648	**NR**	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	**NR**	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values	RCONF652	**NR**	M.7.a.
b. Other	RCONF653	**NR**	M.7.b.
8. Loans pending securitization	RCONF654	**NR**	M.8.

Dollar amounts in thousands

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]			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component	TEXTF655	**NR**	M.9.a.1.
2. Amount of component	RCONF655	**NR**	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
(TEXTF656) NR	RCONF656	**NR**	M.9.b.1.
c. Disclose component and the dollar amount of that component:			M.9.c.
(TEXTF657) NR	RCONF657	**NR**	M.9.c.1.
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):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component	TEXTF658	**NR**	M.10.a.1.
2. Amount of component	RCONF658	**NR**	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
(TEXTF659) NR	RCONF659	**NR**	M.10.b.1.
c. Disclose component and the dollar amount of that component:			M.10.c.
(TEXTF660) NR	RCONF660	**NR**	M.10.c.1.

1. Exclude equity securities.

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)		
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	**197,940**			RCONB550	**500,860**	1.
2. U.S. Government	RCON2202	**0**			RCON2520	**0**	2.
3. States and political subdivisions in the U.S.	RCON2203	**1,167**			RCON2530	**111,334**	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	**388**			RCONB552	**24,679**	4.
5. Banks in foreign countries	RCON2213	**0**			RCON2236	**0**	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	**0**			RCON2377	**0**	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	**199,495**	RCON2210	**182,371**	RCON2385	**636,873**	7.

Memoranda

		Dollar amounts in thousands	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	**8,783**	M.1.a.
b. Total brokered deposits	RCON2365	**139,196**	M.1.b.
c. Brokered deposits of $250,000 or less (fully insured brokered deposits)[2]	RCONHK05	**139,196**	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of $250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)	RCONHK06	**101,020**	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONK220	**0**	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	**NR**	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	**21,947**	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs)	RCON6810	**203,719**	M.2.a.1.
2. Other savings deposits (excludes MMDAs)	RCON0352	**12,409**	M.2.a.2.
b. Total time deposits of less than $100,000	RCON6648	**73,391**	M.2.b.
c. Total time deposits of $100,000 through $250,000	RCONJ473	**159,670**	M.2.c.
d. Total time deposits of more than $250,000	RCONJ474	**187,683**	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	**5,214**	M.2.e.
3. Maturity and repricing data for time deposits of $250,000 or less:			M.3.
a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of:[1, 2]			M.3.a.
1. Three months or less	RCONHK07	**46,234**	M.3.a.1.
2. Over three months through 12 months	RCONHK08	**113,521**	M.3.a.2.
3. Over one year through three years	RCONHK09	**58,080**	M.3.a.3.
4. Over three years	RCONHK10	**15,227**	M.3.a.4.
b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)[3]	RCONHK11	**159,755**	M.3.b.
4. Maturity and repricing data for time deposits of more than $250,000:			M.4.
a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of:[1, 4]			M.4.a.
1. Three months or less	RCONHK12	**29,094**	M.4.a.1.
2. Over three months through 12 months	RCONHK13	**105,366**	M.4.a.2.
3. Over one year through three years	RCONHK14	**42,387**	M.4.a.3.
4. Over three years	RCONHK15	**10,835**	M.4.a.4.
b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)[3]	RCONK222	**134,460**	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?	RCONP752	**Yes**	M.5.
Memorandum items 6 and 7 are to be completed by institutions with $1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.			M.6.
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	RCONP753	**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	RCONP754	**NR**	M.6.b.

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.

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

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.

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

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.

Memoranda

		Dollar amounts in thousands	
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):			M.7.
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):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756	**NR**	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757	**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):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	RCONP758	**NR**	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759	**NR**	M.7.b.2.

Schedule RC-F - Other Assets

		Dollar amounts in thousands	
1. Accrued interest receivable[1]	RCONB556	**2,778**	1.
2. Net deferred tax assets[2]	RCON2148	**4,261**	2.
3. Interest-only strips receivable (not in the form of a security) on:[3]			3.
a. Mortgage loans	RCONA519	**0**	3.a.
b. Other financial assets	RCONA520	**0**	3.b.
4. Equity securities that DO NOT have readily determinable fair values[4]	RCON1752	**7,888**	4.
5. Life insurance assets:			5.
a. General account life insurance assets	RCONK201	**18,680**	5.a.
b. Separate account life insurance assets	RCONK202	**0**	5.b.
c. Hybrid account life insurance assets	RCONK270	**0**	5.c.
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)	RCON2168	**5,959**	6.
a. Prepaid expenses	RCON2166	**604**	6.a.
b. Repossessed personal property (including vehicles)	RCON1578	**0**	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	**0**	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	**0**	6.d.
e. FDIC loss-sharing indemnification assets	RCONJ448	**0**	6.e.
f. Computer software	RCONFT33	**0**	6.f.
g. Accounts receivable	RCONFT34	**0**	6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35	**0**	6.h.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component	TEXT3549	**Click here for value**	6.i.1.
2. Amount of component	RCON3549	**5,192**	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component	TEXT3550	**NR**	6.j.1.
2. Amount of component	RCON3550	**0**	6.j.2.
k. Disclose component and the dollar amount of that component:			6.k.
1. Describe component	TEXT3551	**NR**	6.k.1.
2. Amount of component	RCON3551	**0**	6.k.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	**39,566**	7.

1. Include 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. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

(TEXT3549) LIHTC Investment

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits[1]	RCON3645	**192**	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	**2,212**	1.b.
2. Net deferred tax liabilities[2]	RCON3049	**0**	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	**253**	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)	RCON2938	**3,985**	4.
a. Accounts payable	RCON3066	**0**	4.a.
b. Deferred compensation liabilities	RCONC011	**0**	4.b.
c. Dividends declared but not yet payable	RCON2932	**0**	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	**0**	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component	TEXT3552	**Click here for value**	4.e.1.
2. Amount of component	RCON3552	**3,745**	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3553	**NR**	4.f.1.
2. Amount of component	RCON3553	**0**	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3554	**NR**	4.g.1.
2. Amount of component	RCON3554	**0**	4.g.2.
5. Total	RCON2930	**6,642**	5.

(TEXT3552) LIHTC Investment

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

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions	RCON3381	**37,856**	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)[2]	RCONB558	**39,379**	2.
3. Mortgage-backed securities[2]	RCONB559	**27,755**	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	**19,954**	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	**1,444**	5.
6. Loans:			6.
a. Total loans	RCON3360	**907,948**	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties	RCON3465	**108,215**	6.b.1.
2. All other loans secured by real estate	RCON3466	**715,942**	6.b.2.
c. Commercial and industrial loans	RCON3387	**82,012**	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards	RCONB561	**0**	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	**1,780**	6.d.2.
To be completed by banks with $100 million or more in total assets: 7. Trading assets	RCON3401	**0**	7.
8. Lease financing receivables (net of unearned income)	RCON3484	**0**	8.
9. Total assets[5]	RCON3368	**1,073,625**	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	**16,323**	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs)	RCONB563	**215,199**	11.a.
b. Time deposits of $250,000 or less	RCONHK16	**235,063**	11.b.
c. Time deposits of more than $250,000	RCONHK17	**189,294**	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	**12,876**	12.
To be completed by banks with $100 million or more in total assets: 13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	**103,267**	13.

Memoranda

Memorandum item 1 is to be completed by: *• 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 1, item 3) exceeding 5 percent of total loans.* 1. Loans to finance agricultural production and other loans to farmers	RCON3386	**0**	M.1.

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

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

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

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

Dollar amounts in thousands			
1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines	RCON3814	**10,770**	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)	RCONJ477	**NR**	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ478	**NR**	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)	RCON3815	**0**	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines.1 (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) 1. Unused consumer credit card lines	RCONJ455	**0**	1.b.1.
2. Other unused credit card lines	RCONJ456	**0**	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments	RCONF164	**36,637**	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments	RCONF165	**76,230**	1.c.1.b.
2. Not secured by real estate	RCON6550	**0**	1.c.2.
d. Securities underwriting	RCON3817	**0**	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans	RCONJ457	**78,544**	1.e.1.
2. Loans to financial institutions	RCONJ458	**0**	1.e.2.
3. All other unused commitments	RCONJ459	**214**	1.e.3.
2. Financial standby letters of credit	RCON3819	**1,280**	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets. a. Amount of financial standby letters of credit conveyed to others	RCON3820	**NR**	2.a.
3. Performance standby letters of credit	RCON3821	**12,546**	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets a. Amount of performance standby letters of credit conveyed to others	RCON3822	**NR**	3.a.
4. Commercial and similar letters of credit	RCON3411	**0**	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	**0**	6.a.
b. Securities borrowed	RCON3432	**0**	6.b.

Dollar amounts in thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps	RCONC968	**0**	RCONC969	**0**	7.a.1.
2. Total return swaps	RCONC970	**0**	RCONC971	**0**	7.a.2.
3. Credit options	RCONC972	**0**	RCONC973	**0**	7.a.3.
4. Other credit derivatives	RCONC974	**0**	RCONC975	**0**	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value	RCONC219	**0**	RCONC221	**0**	7.b.1.
2. Gross negative fair value	RCONC220	**0**	RCONC222	**0**	7.b.2.

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment:[1]			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection	RCONG401	**0**	7.c.1.a.
b. Purchased protection	RCONG402	**0**	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection	RCONG403	**0**	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCONG404	**0**	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes	RCONG405	**0**	7.c.2.c.

Dollar amounts in thousands

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection:[2]							7.d.1.
a. Investment grade	RCONG406	**0**	RCONG407	**0**	RCONG408	**0**	7.d.1.a.
b. Subinvestment grade	RCONG409	**0**	RCONG410	**0**	RCONG411	**0**	7.d.1.b.
2. Purchased credit protection:[3]							7.d.2.
a. Investment grade	RCONG412	**0**	RCONG413	**0**	RCONG414	**0**	7.d.2.a.
b. Subinvestment grade	RCONG415	**0**	RCONG416	**0**	RCONG417	**0**	7.d.2.b.

Dollar amounts in thousands

8. Spot foreign exchange contracts	RCON8765	**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")	RCON3430	**10,000**	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities	RCON3434	**0**	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	RCONC978	**0**	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component	TEXT3555	**NR**	9.d.1.
2. Amount of component	RCON3555	**0**	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component	TEXT3556	**NR**	9.e.1.
2. Amount of component	RCON3556	**0**	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCON3557	**0**	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON5591	**0**	10.
a. Commitments to sell when-issued securities	RCON3435	**0**	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component	TEXT5592	**NR**	10.b.1.
2. Amount of component	RCON5592	**0**	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component	TEXT5593	**NR**	10.c.1.
2. Amount of component	RCON5593	**0**	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component	TEXT5594	**NR**	10.d.1.
2. Amount of component	RCON5594	**0**	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component	TEXT5595	**NR**	10.e.1.
2. Amount of component	RCON5595	**0**	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank	RCONC223	**0**	11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCONC224	**0**	11.b.

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.

Dollar amounts in thousands	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts		
12. Gross amounts (e.g., notional amounts):									12.
a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.
b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12c1.
2. Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0	12d1.
2. Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12d2.
e. Swaps	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	0							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0	15a1.
2. Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0	15b1.
2. Gross negative fair value	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0	15b2.

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
Item 16 is to be completed only by banks with total assets of $10 billion or more						
16. Over-the counter derivatives:						16.
a. Net current credit exposure	RCONG418 NR	RCONG419 NR	RCONG420 NR	RCONG421 NR	RCONG422 NR	16.a.
b. Fair value of collateral:						16.b.
1. Cash - U.S. dollar	RCONG423 NR	RCONG424 NR	RCONG425 NR	RCONG426 NR	RCONG427 NR	16.b.1.
2. Cash - Other currencies	RCONG428 NR	RCONG429 NR	RCONG430 NR	RCONG431 NR	RCONG432 NR	16.b.2.
3. U.S. Treasury securities	RCONG433 NR	RCONG434 NR	RCONG435 NR	RCONG436 NR	RCONG437 NR	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities	RCONG438 NR	RCONG439 NR	RCONG440 NR	RCONG441 NR	RCONG442 NR	16.b.4.
5. Corporate bonds	RCONG443 NR	RCONG444 NR	RCONG445 NR	RCONG446 NR	RCONG447 NR	16.b.5.
6. Equity securities	RCONG448 NR	RCONG449 NR	RCONG450 NR	RCONG451 NR	RCONG452 NR	16.b.6.
7. All other collateral	RCONG453 NR	RCONG454 NR	RCONG455 NR	RCONG456 NR	RCONG457 NR	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7))	RCONG458 NR	RCONG459 NR	RCONG460 NR	RCONG461 NR	RCONG462 NR	16.b.8.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCON6164	**11,566**	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	RCON6165	**3**	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets	RCON3164	**0**	2.a.
1. Estimated fair value of mortgage servicing assets	RCONA590	**0**	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets	RCONB026	**0**	2.b.
c. All other identifiable intangible assets	RCON5507	**0**	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCON0426	**0**	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land	RCON5508	**0**	3.a.
b. Farmland	RCON5509	**0**	3.b.
c. 1-4 family residential properties	RCON5510	**0**	3.c.
d. Multifamily (5 or more) residential properties	RCON5511	**0**	3.d.
e. Nonfarm nonresidential properties	RCON5512	**0**	3.e.
f. Foreclosed properties from "GNMA loans"	RCONC979	**0**	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)	RCON2150	**0**	3.g.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:[1]			5.a.1.
a. One year or less	RCONF055	**38,000**	5.a.1.a.
b. Over one year through three years	RCONF056	**60,000**	5.a.1.b.
c. Over three years through five years	RCONF057	**4,000**	5.a.1.c.
d. Over five years	RCONF058	**0**	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above)[2]	RCON2651	**38,000**	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above)	RCONF059	**0**	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:[3]			5.b.1.
a. One year or less	RCONF060	**0**	5.b.1.a.
b. Over one year through three years	RCONF061	**0**	5.b.1.b.
c. Over three years through five years	RCONF062	**0**	5.b.1.c.
d. Over five years	RCONF063	**0**	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above)[4]	RCONB571	**0**	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	RCON3190	**102,000**	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	**No**	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCONB570	**0**	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):	TEXT4087	**Click here for value**	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):[1]			8.b.

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.

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).

Dollar amounts in thousands

1. URL 1	TE01N528	**NR**	8.b.1.
2. URL 2	TE02N528	**NR**	8.b.2.
3. URL 3	TE03N528	**NR**	8.b.3.
4. URL 4	TE04N528	**NR**	8.b.4.
5. URL 5	TE05N528	**NR**	8.b.5.
6. URL 6	TE06N528	**NR**	8.b.6.
7. URL 7	TE07N528	**NR**	8.b.7.
8. URL 8	TE08N528	**NR**	8.b.8.
9. URL 9	TE09N528	**NR**	8.b.9.
10. URL 10	TE10N528	**NR**	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:			8.c.
1. Trade name 1	TE01N529	**NR**	8.c.1.
2. Trade name 2	TE02N529	**NR**	8.c.2.
3. Trade name 3	TE03N529	**NR**	8.c.3.
4. Trade name 4	TE04N529	**NR**	8.c.4.
5. Trade name 5	TE05N529	**NR**	8.c.5.
6. Trade name 6	TE06N529	**NR**	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCON4088	**Yes**	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	**0**	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	RCONF065	**0**	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	**No**	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	**No**	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans	RCONK169	**0**	13.a.1.a.1.
2. Other construction loans and all land development and other land loans	RCONK170	**0**	13.a.1.a.2.
b. Secured by farmland	RCONK171	**0**	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172	**0**	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens	RCONK173	**0**	13a1c2a
b. Secured by junior liens	RCONK174	**0**	13a1c2b
d. Secured by multifamily (5 or more) residential properties	RCONK175	**0**	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	**0**	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCONK177	**0**	13.a.1.e.2.
2. Not applicable			13.a.2.
3. Not applicable			13.a.3.
4. Not applicable			13.a.4.
5. All other loans and all leases	RCONK183	**0**	13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land	RCONK187	**0**	13.b.1.
2. Farmland	RCONK188	**0**	13.b.2.
3. 1-4 family residential properties	RCONK189	**0**	13.b.3.
4. Multifamily (5 or more) residential properties	RCONK190	**0**	13.b.4.
5. Nonfarm nonresidential properties	RCONK191	**0**	13.b.5.

Dollar amounts in thousands

6. Not applicable			13.b.6.
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	RCONK192	**0**	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461	**0**	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	RCONJ462	**0**	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries[1]	RCONK193	**0**	14.a.
b. Total assets of captive reinsurance subsidiaries[1]	RCONK194	**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.
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)	RCONL133	**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?	RCONL135	**NR**	15.b.
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.
16. International remittance transfers offered to consumers:			
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?			16.a.
1. International wire transfers	RCONN517	**NR**	16.a.1.
2. International ACH transactions	RCONN518	**NR**	16.a.2.
3. Other proprietary services operated by your institution	RCONN519	**NR**	16.a.3.
4. Other proprietary services operated by another party	RCONN520	**NR**	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	RCONN521	**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.)	RCONN522	**NR**	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers	RCONN523	**NR**	16.d.1.
2. Estimated dollar value of international remittance transfers	RCONN524	**NR**	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception	RCONN527	**NR**	16.d.3.

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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-N - Past Due and Nonaccrual Loans Leases and Other Assets

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans:							1.a.
1. 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	0	RCON5399	0	RCON5400	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens	RCONC236	0	RCONC237	0	RCONC229	865	1.c.2.a.
b. Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	0	RCONF180	0	RCONF182	931	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans	RCON1606	0	RCON1607	0	RCON1608	1,602	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							6.
7. All other loans[1]	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8)	RCON1406	0	RCON1407	0	RCON1403	3,398	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	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:	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							12.
a. Loans secured by real estate:							12.a.
1. Construction, land development, and other land loans:							12.a.1.
a. 1-4 family residential construction loans	RCONK045	0	RCONK046	0	RCONK047	0	12.a.1.a.
b. Other construction loans and all land development and other land loans	RCONK048	0	RCONK049	0	RCONK050	0	12.a.1.b.
2. Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	0	12.a.2.
3. Secured by 1-4 family residential properties:							12.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK054	0	RCONK055	0	RCONK056	0	12.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:							12.a.3.b.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	12.a.1.
2. Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	12.a.2.
4. Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0	12.a.4.
5. Secured by nonfarm nonresidential properties:							12.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	0	RCONK067	0	RCONK068	0	12.a.5.a.
b. Loans secured by other nonfarm nonresidential properties	RCONK069	0	RCONK070	0	RCONK071	0	12.a.5.b.
b. Not applicable							12.b.
c. Not applicable							12.c.
d. Not applicable							12.d.
e. All other loans and all leases	RCONK087	0	RCONK088	0	RCONK089	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	RCONK102	0	RCONK103	0	RCONK104	0	12.f.

Memoranda

1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.1.
2. Other construction loans and all land development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties	RCONK117	0	RCONK118	0	RCONK119	0	M.1.d.2.
e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e.
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):	RCONK120	0	RCONK121	0	RCONK122	0	M.1.e.1.
1. To U.S. addressees (domicile)							
2. To non-U.S. addressees (domicile)	RCONK123	0	RCONK124	0	RCONK125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are 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):	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.1.
1. Loans secured by farmland							
2. Not applicable							M.1.f.2.
3. Not applicable							M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:							M.1.f.4.
a. Credit cards	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.4.a.
b. Automobile loans	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.4.c.
Memorandum item 1.f.(6)(a) is to be completed by: *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans*	RCONK138	0	RCONK139	0	RCONK140	0	M.1.f.5.
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above							

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f)[2]	RCONHK26	0	RCONHK27	0	RCONHK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not available							M.3.
Memorandum items 3.a through 3.d are to be completed by banks with $300 million or more in total assets: a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	0	RCON1249	0	RCON1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	0	RCON1255	0	RCON1256	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0	M.3.d.
Memorandum item 4 is to be completed by: • *banks with $300 million or more in total assets* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:* 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	0	RCON1597	0	RCON1583	0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							M.5.
a. Loans and leases held for sale	RCONC240	0	RCONC241	0	RCONC226	0	M.5.a.
b. Loans measured at fair value:							M.5.b.
1. Fair value	RCONF664	0	RCONF665	0	RCONF666	0	M5b1.
2. Unpaid principal balance	RCONF667	0	RCONF668	0	RCONF669	0	M5b2.

Memoranda

Dollar amounts in thousands		
6. Not applicable		M.6.

Memoranda

Dollar amounts in thousands		
7. Additions to nonaccrual assets during the quarter	RCONC410	0 M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0 M.8.

Memoranda

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							M.9.
a. Outstanding balance	RCONL183	0	RCONL184	0	RCONL185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	RCONL186	0	RCONL187	0	RCONL188	0	M.9.b.

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

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

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

		Dollar amounts in thousands	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	**836,560**	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONF237	**0**	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter	RCONK652	**1,073,625**	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)	RCONK653	**1**	4.a.
5. Average tangible equity for the calendar quarter[1]	RCONK654	**121,203**	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCONK655	**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):			7.
a. One year or less	RCONG465	**0**	7.a.
b. Over one year through three years	RCONG466	**0**	7.b.
c. Over three years through five years	RCONG467	**0**	7.c.
d. Over five years	RCONG468	**0**	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less	RCONG469	**0**	8.a.
b. Over one year through three years	RCONG470	**0**	8.b.
c. Over three years through five years	RCONG471	**0**	8.c.
d. Over five years	RCONG472	**0**	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803	**69,876**	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. a. Fully consolidated reciprocal brokered deposits	RCONL190	**NR**	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b	RCONK656	**No**	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b. a. Banker's bank deduction	RCONK657	**NR**	10.a.
b. Banker's bank deduction limit	RCONK658	**NR**	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b	RCONK659	**No**	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b. a. Custodial bank deduction	RCONK660	**NR**	11.a.
b. Custodial bank deduction limit	RCONK661	**NR**	11.b.

Memoranda

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):			M.1.
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:[1]			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF049	**390,681**	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF050	**6404**	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than $250,000:[1]			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF051	**437,098**	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF052	**549**	M.1.b.2.
c. Retirement deposit accounts of $250,000 or less:[1]			M.1.c.
1. Amount of retirement deposit accounts of $250,000 or less	RCONF045	**7,226**	M.1.c.1.
2. Number of retirement deposit accounts of $250,000 or less	RCONF046	**221**	M.1.c.2.
d. Retirement deposit accounts of more than $250,000:[1]			M.1.d.

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

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.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than $250,000	RCONF047	**1,555**	M.1.d.1.
2. Number of retirement deposit accounts of more than $250,000	RCONF048	**2**	M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. 2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions)[3]	RCON5597	**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:			M.3.
a. Legal title	TEXTA545	**NR**	M.3.a.
b. FDIC Certificate Number	RCONA545	**0**	M.3.b.
4. Not applicable			M.4.
5. Not applicable			M.5.
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. 6. Criticized and classified items:			M.6.
a. Special mention	RCONK663	**CONF**	M.6.a.
b. Substandard	RCONK664	**CONF**	M.6.b.
c. Doubtful	RCONK665	**CONF**	M.6.c.
d. Loss	RCONK666	**CONF**	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans	RCONN025	**CONF**	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCONN026	**CONF**	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans	RCONN027	**CONF**	M.8.a.
b. Securitizations of higher-risk consumer loans	RCONN028	**CONF**	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities	RCONN029	**CONF**	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	RCONN030	**CONF**	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments	RCONK676	**NR**	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677	**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)	RCONK669	**NR**	M.11.
12. Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)	RCONK678	**NR**	M.12.
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. 13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate	RCONN177	**NR**	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCONN178	**NR**	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCONN179	**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	RCONN180	**NR**	M.13.d.
e. Commercial and industrial loans	RCONN181	**NR**	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCONN182	**NR**	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	RCONN183	**NR**	M.13.g.
h. Non-agency residential mortgage-backed securities	RCONM963	**NR**	M.13.h.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations. 14. Amount of the institution's largest counterparty exposure	RCONK673	**CONF**	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCONK674	**CONF**	M.15.
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. 16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCONL189	**NR**	M.16.

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

Dollar amounts in thousands

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.			M.17.
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	RCONL194	**NR**	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONL195	**NR**	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCONL196	**NR**	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	**NR**	M.17.d.

Memoranda

Dollar amounts in thousands	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01–4%	(Column C) Two-Year Probability of Default (PD) 4.01–7%	(Column D) Two-Year Probability of Default (PD) 7.01–10%	(Column E) Two-Year Probability of Default (PD) 10.01–14%	(Column F) Two-Year Probability of Default (PD) 14.01–16%	(Column G) Two-Year Probability of Default (PD) 16.01–18%	(Column H) Two-Year Probability of Default (PD) 18.01–20%	(Column I) Two-Year Probability of Default (PD) 20.01–22%	(Column J) Two-Year Probability of Default (PD) 22.01–26%	(Column K) Two-Year Probability of Default (PD) 26.01–30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																M18.
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM964 CONF	RCONM965 CONF	RCONM966 CONF	RCONM967 CONF	RCONM968 CONF	RCONM969 CONF	RCONM970 CONF	RCONM971 CONF	RCONM972 CONF	RCONM973 CONF	RCONM974 CONF	RCONM975 CONF	RCONM976 CONF	RCONM977 CONF	RCONM978 CONF	M18a.
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM979 CONF	RCONM980 CONF	RCONM981 CONF	RCONM982 CONF	RCONM983 CONF	RCONM984 CONF	RCONM985 CONF	RCONM986 CONF	RCONM987 CONF	RCONM988 CONF	RCONM989 CONF	RCONM990 CONF	RCONM991 CONF	RCONM992 CONF	RCONM993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCONM994 CONF	RCONM995 CONF	RCONM996 CONF	RCONM997 CONF	RCONM998 CONF	RCONM999 CONF	RCONN001 CONF	RCONN002 CONF	RCONN003 CONF	RCONN004 CONF	RCONN005 CONF	RCONN006 CONF	RCONN007 CONF	RCONN008 CONF	RCONN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN010 CONF	RCONN011 CONF	RCONN012 CONF	RCONN013 CONF	RCONN014 CONF	RCONN015 CONF	RCONN016 CONF	RCONN017 CONF	RCONN018 CONF	RCONN019 CONF	RCONN020 CONF	RCONN021 CONF	RCONN022 CONF	RCONN023 CONF	RCONN024 CONF	M18d
e. Credit cards	RCONN040 CONF	RCONN041 CONF	RCONN042 CONF	RCONN043 CONF	RCONN044 CONF	RCONN045 CONF	RCONN046 CONF	RCONN047 CONF	RCONN048 CONF	RCONN049 CONF	RCONN050 CONF	RCONN051 CONF	RCONN052 CONF	RCONN053 CONF	RCONN054 CONF	M18e
f. Automobile loans	RCONN055 CONF	RCONN056 CONF	RCONN057 CONF	RCONN058 CONF	RCONN059 CONF	RCONN060 CONF	RCONN061 CONF	RCONN062 CONF	RCONN063 CONF	RCONN064 CONF	RCONN065 CONF	RCONN066 CONF	RCONN067 CONF	RCONN068 CONF	RCONN069 CONF	M18f
g. Student loans	RCONN070 CONF	RCONN071 CONF	RCONN072 CONF	RCONN073 CONF	RCONN074 CONF	RCONN075 CONF	RCONN076 CONF	RCONN077 CONF	RCONN078 CONF	RCONN079 CONF	RCONN080 CONF	RCONN081 CONF	RCONN082 CONF	RCONN083 CONF	RCONN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards	RCONN085 CONF	RCONN086 CONF	RCONN087 CONF	RCONN088 CONF	RCONN089 CONF	RCONN090 CONF	RCONN091 CONF	RCONN092 CONF	RCONN093 CONF	RCONN094 CONF	RCONN095 CONF	RCONN096 CONF	RCONN097 CONF	RCONN098 CONF	RCONN099 CONF	M18h
i. Consumer leases	RCONN100 CONF	RCONN101 CONF	RCONN102 CONF	RCONN103 CONF	RCONN104 CONF	RCONN105 CONF	RCONN106 CONF	RCONN107 CONF	RCONN108 CONF	RCONN109 CONF	RCONN110 CONF	RCONN111 CONF	RCONN112 CONF	RCONN113 CONF	RCONN114 CONF	M18i
j. Total	RCONN115 CONF	RCONN116 CONF	RCONN117 CONF	RCONN118 CONF	RCONN119 CONF	RCONN120 CONF	RCONN121 CONF	RCONN122 CONF	RCONN123 CONF	RCONN124 CONF	RCONN125 CONF	RCONN126 CONF	RCONN127 CONF	RCONN128 CONF		M18j

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

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets and (2) banks with less than $1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale 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	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens	RCONF066	**NR**	1.a.
b. Closed-end junior liens	RCONF067	**NR**	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit	RCONF670	**NR**	1.c.1.
2. Principal amount funded under the lines of credit	RCONF671	**NR**	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:[2]			2.
a. Closed-end first liens	RCONF068	**NR**	2.a.
b. Closed-end junior liens	RCONF069	**NR**	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit	RCONF672	**NR**	2.c.1.
2. Principal amount funded under the lines of credit	RCONF673	**NR**	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens	RCONF070	**NR**	3.a.
b. Closed-end junior liens	RCONF071	**NR**	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit	RCONF674	**NR**	3.c.1.
2. Principal amount funded under the lines of credit	RCONF675	**NR**	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens	RCONF072	**NR**	4.a.
b. Closed-end junior liens	RCONF073	**NR**	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit	RCONF676	**NR**	4.c.1.
2. Principal amount funded under the lines of credit	RCONF677	**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):			5.
a. Closed-end 1-4 family residential mortgage loans	RIADF184	**NR**	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	**NR**	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens	RCONF678	**NR**	6.a.
b. Closed-end junior liens	RCONF679	**NR**	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit	RCONF680	**NR**	6.c.1.
2. Principal amount funded under the lines of credit	RCONF681	**NR**	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	**CONF**	7.a.
b. For representations and warranties made to other parties	RCONL192	**CONF**	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	RCONM288	**NR**	7.c.

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

Schedule RC-Q is to be completed by banks that:
(1) 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.

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

Dollar amounts in thousands

	(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	
1. Available-for-sale securities	RCON1773 44,068	RCONG474 0	RCONG475 0	RCONG476 44,068	RCONG477 0	1.
2. Federal funds sold and securities purchased under agreements to resell	RCONG478 0	RCONG479 0	RCONG480 0	RCONG481 0	RCONG482 0	2.
3. Loans and leases held for sale	RCONG483 0	RCONG484 0	RCONG485 0	RCONG486 0	RCONG487 0	3.
4. Loans and leases held for investment	RCONG488 918,678	RCONG489 0	RCONG490 0	RCONG491 0	RCONG492 918,678	4.
5. Trading assets:						5.
a. Derivative assets	RCON3543 0	RCONG493 0	RCONG494 0	RCONG495 0	RCONG496 0	5.a.
b. Other trading assets	RCONG497 0	RCONG498 0	RCONG499 0	RCONG500 0	RCONG501 0	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)	RCONF240 0	RCONF684 0	RCONF692 0	RCONF241 0	RCONF242 0	5.b.1.
6. All other assets	RCONG391 2,778	RCONG392 0	RCONG395 0	RCONG396 2,778	RCONG804 0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCONG502 965,524	RCONG503 0	RCONG504 0	RCONG505 46,846	RCONG506 918,678	7.
8. Deposits	RCONF252 836,368	RCONF686 0	RCONF694 0	RCONF253 836,368	RCONF254 0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	RCONG507 14,292	RCONG508 0	RCONG509 0	RCONG510 14,292	RCONG511 0	9.
10. Trading liabilities:						10.
a. Derivative liabilities	RCON3547 0	RCONG512 0	RCONG513 0	RCONG514 0	RCONG515 0	10.a.
b. Other trading liabilities	RCONG516 0	RCONG517 0	RCONG518 0	RCONG519 0	RCONG520 0	10.b.
11. Other borrowed money	RCONG521 102,000	RCONG522 0	RCONG523 0	RCONG524 102,000	RCONG525 0	11.
12. Subordinated notes and debentures	RCONG526 0	RCONG527 0	RCONG528 0	RCONG529 0	RCONG530 0	12.
13. All other liabilities	RCONG805 235	RCONG806 0	RCONG807 0	RCONG808 235	RCONG809 0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531 952,895	RCONG532 0	RCONG533 0	RCONG534 952,895	RCONG535 0	14.

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):						M.1.
a. Mortgage servicing assets	RCONG536 0	RCONG537 0	RCONG538 0	RCONG539 0	RCONG540 0	M.1.a.
b. Nontrading derivative assets	RCONG541 0	RCONG542 0	RCONG543 0	RCONG544 0	RCONG545 0	M.1.b.

Memoranda

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component	TEXTG546	**Click here for value**	M.1.c.1.

(TEXTG546) Accrued interest receivable

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG546 2,778	RCONG547 0	RCONG548 0	RCONG549 2,778	RCONG550 0	M.1.c.2.

Memoranda

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		M.1.d.
1. Describe component	TEXTG551	NR M.1.d.1.

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG551 0	RCONG552 0	RCONG553 0	RCONG554 0	RCONG555 0	M.1.d.2.

Memoranda

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		M.1.e.
1. Describe component	TEXTG556	NR M.1.e.1.

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG556 0	RCONG557 0	RCONG558 0	RCONG559 0	RCONG560 0	M.1.e.2.

Memoranda

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		M.1.f.
1. Describe component	TEXTG561	NR M.1.f.1.

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG561 0	RCONG562 0	RCONG563 0	RCONG564 0	RCONG565 0	M.1.f.2.
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):						M.2.
a. Loan commitments (not accounted for as derivatives)	RCONF261 0	RCONF689 0	RCONF697 0	RCONF262 0	RCONF263 0	M.2.a.
b. Nontrading derivative liabilities	RCONG566 0	RCONG567 0	RCONG568 0	RCONG569 0	RCONG570 0	M.2.b.

Memoranda

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			M.2.c.
1. Describe component	TEXTG571	Click here for value	M.2.c.1.

(TEXTG571) Accrued interest payable

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG571 235	RCONG572 0	RCONG573 0	RCONG574 235	RCONG575 0	M.2.c.2.

Memoranda

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		M.2.d.
1. Describe component	TEXTG576	NR M.2.d.1.

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG576 0	RCONG577 0	RCONG578 0	RCONG579 0	RCONG580 0	M.2.d.2.

Memoranda

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		M.2.e.
1. Describe component	TEXTG581	NR M.2.e.1.

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG581 0	RCONG582 0	RCONG583 0	RCONG584 0	RCONG585 0	M.2.e.2.

Memoranda

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		M.2.f.
1. Describe component	TEXTG586	NR M.2.f.1.

Memoranda

Dollar amounts in thousands	(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	
2. Amount of component	RCONG586 0	RCONG587 0	RCONG588 0	RCONG589 0	RCONG590 0	M.2.f.2.

Memoranda

		Dollar amounts in thousands	
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			M.3.
a. Loans secured by real estate:			M.3.a.
1. Construction, land development, and other land loans	RCONF578	**0**	M.3.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF579	**0**	M.3.a.2.
3. Secured by 1-4 family residential properties:			M.3.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580	**0**	M.3.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			M.3.a.3.b.
1. Secured by first liens	RCONF581	**0**	M.3.a.3.b.1.
2. Secured by junior liens	RCONF582	**0**	M.3.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties	RCONF583	**0**	M.3.a.4.
5. Secured by nonfarm nonresidential properties	RCONF584	**0**	M.3.a.5.
b. Commercial and industrial loans	RCONF585	**0**	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.3.c.
1. Credit cards	RCONF586	**0**	M.3.c.1.
2. Other revolving credit plans	RCONF587	**0**	M.3.c.2.
3. Automobile loans	RCONK196	**0**	M.3.c.3.
4. Other consumer loans	RCONK208	**0**	M.3.c.4.
d. Other loans	RCONF589	**0**	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			M.4.
a. Loans secured by real estate:			M.4.a.
1. Construction, land development, and other land loans	RCONF590	**0**	M.4.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF591	**0**	M.4.a.2.
3. Secured by 1-4 family residential properties:			M.4.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	**0**	M.4.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			M.4.a.3.b.
1. Secured by first liens	RCONF593	**0**	M.4.a.3.b.1.
2. Secured by junior liens	RCONF594	**0**	M.4.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties	RCONF595	**0**	M.4.a.4.
5. Secured by nonfarm nonresidential properties	RCONF596	**0**	M.4.a.5.
b. Commercial and industrial loans	RCONF597	**0**	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.4.c.
1. Credit cards	RCONF598	**0**	M.4.c.1.
2. Other revolving credit plans	RCONF599	**0**	M.4.c.2.
3. Automobile loans	RCONK195	**0**	M.4.c.3.
4. Other consumer loans	RCONK209	**0**	M.4.c.4.
d. Other loans	RCONF601	**0**	M.4.d.

Schedule RC-R Part I - Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar amounts in thousands	
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	RCOAP742	**83,235**	1.
2. Retained earnings	RCON3632	**38,965**	2.
3. Accumulated other comprehensive income (AOCI)	RCOAB530	**-508**	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	RCOAP838	**1**	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	RCOAP839	**0**	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	RCOAP840	**121,692**	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	RCOAP841	**0**	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	RCOAP842	**0**	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	RCOAP843	**0**	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (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):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP844	**-400**	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	RCOAP845	**0**	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP846	**0**	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP847	**0**	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP848	**-108**	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a)	RCOAP849	**NR**	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
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)	RCOAQ258	**0**	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	**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	RCOAP851	**0**	11.
12. Subtotal (item 5 minus items 6 through 11)	RCOAP852	**122,200**	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP853	**0**	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP854	**0**	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP855	**0**	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	RCOAP856	**0**	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	RCOAP857	**0**	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCOAP858	**0**	18.
19. Common equity tier 1 capital (item 12 minus item 18)	RCOAP859	**122,200**	19.
20. Additional tier 1 capital instruments plus related surplus	RCOAP860	**0**	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	**0**	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	RCOAP862	**0**	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	RCOAP863	**0**	23.
24. LESS: Additional tier 1 capital deductions	RCOAP864	**0**	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	RCOAP865	**0**	25.
26. Tier 1 capital (sum of items 19 and 25)	RCOA8274	**122,200**	26.
27. Tier 2 capital instruments plus related surplus	RCOAP866	**0**	27.

Dollar amounts in thousands			
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	RCOAP867	**0**	28.
29. Total capital minority interest that is not included in tier 1 capital	RCOAP868	**0**	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital	RCOA5310	**8,727**	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.	RCOW5310	**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	RCOAQ257	**0**	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	RCOAP870	**8,727**	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)	RCOWP870	**NR**	32.b.
33. LESS: Tier 2 capital deductions	RCOAP872	**0**	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	RCOA5311	**8,727**	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW5311	**NR**	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a)	RCOA3792	**130,927**	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW3792	**NR**	35.b.
36. Average total consolidated assets	RCON3368	**1,073,625**	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOAP875	**0**	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	RCOAB596	**0**	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	RCOAA224	**1,073,625**	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCOAA223	**1,064,046**	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)	RCOWA223	**NR**	40.b.

Dollar amounts in thousands	(Column A) Percentage		(Column B) 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)	RCOAP793	**11.4845%**	RCOWP793	**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)	RCOA7206	**11.4845%**	RCOW7206	**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)	RCOA7205	**12.3046%**	RCOW7205	**NR**	43.

Dollar amounts in thousands			
44. Tier 1 leverage ratio (item 26 divided by item 39)	RCOA7204	**11.3820%**	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			45.
a. Total leverage exposure	RCOAH015	**NR**	45.a.
b. Supplementary leverage ratio	RCOAH036	**NR**	45.b.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			46.
a. Capital conservation buffer	RCOAH311	**4.3046%**	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOWH312	**NR**	46.b.
Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer: 47. Eligible retained income	RCOAH313	**NR**	47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)	RCOAH314	**NR**	48.

Schedule RC-R Part II - Risk-Weighted Assets

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

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
1. Cash and balances due from depository institutions.....	RCOND957 42,575	RCONS396 0	RCOND958 38,505				RCOND959 4,070	RCONS397 0	RCOND960 0	RCONS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities.....	RCOND961 41,939	RCONS399 -164	RCOND962 2,950	RCONHJ74 0	RCONHJ75 0		RCOND963 39,153	RCOND964 0	RCOND965 0	RCONS400 0	2.a.
b. Available-for-sale securities.....	RCOND966 44,068	RCONS402 -608	RCOND967 0	RCONHJ76 0	RCONHJ77 0		RCOND968 0	RCOND969 44,676	RCOND970 0	RCONS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 52		RCOND972 0				RCOND973 52	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 0	RCONH172 0									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 0	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 0	RCONS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual[3].....	RCONS423 0	RCONS424 0	RCONS425 0	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427 0	RCONS428 0	RCONS429 0	4.c.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale securities.....		RCONS405 0		RCONS406 0				RCONH271 0	RCONH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.

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.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures								RCONH273 0	RCONH274 0	4.a.
b. High volatility commercial real estate exposures								RCONH275 0	RCONH276 0	4.b.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
c. Exposures past due 90 days or more or on nonaccrual[6]								RCONH277 0	RCONH278 0	4.c.

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
4. Loans and leases held for sale (continued):											4.
d. All other exposures	RCONS431 0	RCONS432 0	RCONS433 0	RCONHJ80 0	RCONHJ81 0		RCONS434 0	RCONS435 0	RCONS436 0	RCONS437 0	4.d.
5. Loans and leases held for investment:											5.
a. Residential mortgage exposures	RCONS439 134,444	RCONS440 0	RCONH178 0				RCONS441 0	RCONS442 84,727	RCONS443 49,717		5.a.
b. High volatility commercial real estate exposures	RCONS445 30,873	RCONS446 0	RCONH179 0				RCONH180 0	RCONH181 0	RCONH182 0	RCONS447 30,873	5.b.
c. Exposures past due 90 days or more or on nonaccrual[7]	RCONS449 2,533	RCONS450 0	RCONS451 0	RCONHJ82 0	RCONHJ83 0		RCONS452 0	RCONS453 0	RCONS454 0	RCONS455 2,533	5.c.
d. All other exposures	RCONS457 750,829	RCONS458 0	RCONS459 0	RCONHJ84 0	RCONHJ85 0		RCONS460 536	RCONS461 0	RCONS462 750,293	RCONS463 0	5.d.
6. LESS: Allowance for loan and lease losses	RCON3123 8,474	RCON3123 8,474									6.
7. Trading assets	RCOND976 0	RCONS466 0	RCOND977 0	RCONHJ86 0	RCONHJ87 0		RCOND978 0	RCOND979 0	RCOND980 0	RCONS467 0	7.
8. All other assets[8]	RCOND981 42,158	RCONS469 0	RCOND982 2,490	RCONHJ88 0	RCONHJ89 0		RCOND983 5,747	RCOND984 0	RCOND985 33,921	RCONH185 0	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
4. Loans and leases held for sale (continued):										4.
d. All other exposures								RCONH279 0	RCONH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures								RCONH281 0	RCONH282 0	5.a.
b. High volatility commercial real estate exposures								RCONH283 0	RCONH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual[11]								RCONH285 0	RCONH286 0	5.c.
d. All other exposures								RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets		RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets[12]		RCONH188 0	RCONS470 0	RCONS471 0				RCONH294 0	RCONH295 0	8.
a. Separate account bank-owned life insurance								RCONH296 0	RCONH297 0	8.a.
b. Default fund contributions to central counterparties								RCONH298 0	RCONH299 0	8.b.

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.
7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Dollar amounts in thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities	RCONS475 0	RCONS476 0	RCONS477 0	RCONS478 0	RCONS479 0	9.a.
b. Available-for-sale securities	RCONS480 0	RCONS481 0	RCONS482 0	RCONS483 0	RCONS484 0	9.b.
c. Trading assets	RCONS485 0	RCONS486 0	RCONS487 0	RCONS488 0	RCONS489 0	9.c.
d. All other on-balance sheet securitization exposures	RCONS490 0	RCONS491 0	RCONS492 0	RCONS493 0	RCONS494 0	9.d.
10. Off-balance sheet securitization exposures	RCONS495 0	RCONS496 0	RCONS497 0	RCONS498 0	RCONS499 0	10.

Dollar amounts in thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
11. Total balance sheet assets[14]	RCON2170 1,080,996	RCONS500 -9,246	RCOND987 43,945	RCONHJ90 0	RCONHJ91 0		RCOND988 49,558	RCOND989 129,403	RCOND990 833,931	RCONS503 33,406	11.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
11. Total balance sheet assets[14]		RCONS505 0	RCONS506 0	RCONS507 0			RCONS510 0	RCONH300 0	11.

Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
12. Financial standby letters of credit	RCOND991 1,280	RCOND992 1,280	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 1,280	RCONS511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 12,546	RCOND998 6,273	RCOND999 0				RCONG603 0	RCONG604 0	RCONG605 6,273	RCONS512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 0	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0	15.

Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
16. Repo-style transactions[21]	RCONS515 10,933	RCONS516 10,933	RCONS517 9,293	RCONS518 0	RCONS519 0		RCONS520 0	RCONS521 0	RCONS522 1,640	RCONS523 0	16.
17. All other off-balance sheet liabilities	RCONG618 0	RCONG619 0	RCONG620 0				RCONG621 0	RCONG622 0	RCONG623 0	RCONS524 0	17.
18. Unused commitments:*											18.
a. Original maturity of one year or less	RCONS525 16,661	RCONS526 3,332	RCONS527 0	RCONHJ96 0	RCONHJ97 0		RCONS528 0	RCONS529 0	RCONS530 3,332	RCONS531 0	18.a.

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.

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

*. Excludes unused commitments to asset-backed commercial paper conduits.

Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
b. Original maturity exceeding one year	RCONG624 185,734	RCONG625 92,867	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 0	RCONG629 92,867	RCONS539 0	18.b.
19. Unconditionally cancelable commitments	RCONS540 0	RCONS541 0									19.
20. Over-the-counter derivatives		RCONS542 0	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 0	RCONS548 0	20.
21. Centrally cleared derivatives		RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0	21.
22. Unsettled transactions (failed trades)[22]	RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 0	22.

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

Dollar amounts in thousands	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
16. Repo-style transactions[24]				RCONH301 **0**	RCONH302 **0**	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:*						18.
a. Original maturity of one year or less				RCONH303 **0**	RCONH304 **0**	18.a.
b. Original maturity exceeding one year				RCONH307 **0**	RCONH308 **0**	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCONH309 **0**	RCONH310 **0**	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades)[25]	RCONH198 **0**	RCONH199 **0**	RCONH200 **0**			22.

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

*. Excludes unused commitments to asset-backed commercial paper conduits.

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

Dollar amounts in thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCONG630 53,238	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 49,558	RCONG632 129,403	RCONG633 939,323	RCONS561 33,406	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 9,912	RCONG636 64,702	RCONG637 939,323	RCONS572 50,109	25.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
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)		RCONS563 0	RCONS564 0	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568 0	23.
24. Risk weight factor								24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)		RCONS574 0	RCONS575 0	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0	25.

Dollar amounts in thousands			
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCONS580	**1,064,046**	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	RCONS581	**0**	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve[27]	RCONB704	**1,064,046**	28.
29. LESS: Excess allowance for loan and lease losses	RCONA222	**0**	29.
30. LESS: Allocated transfer risk reserve	RCON3128	**0**	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCONG641	**1,064,046**	31.

Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCONG642	**0**	M.1.

Memoranda

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

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-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
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	RCONB705 0	RCONB706 0	RCONB707 0	RCONB708 0	RCONB709 0	RCONB710 0	RCONB711 0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCONB712 0	RCONB713 0	RCONB714 0	RCONB715 0	RCONB716 0	RCONB717 0	RCONB718 0	2.a.
b. Subordinated securities and other residual interests	RCONC393 0	RCONC394 0	RCONC395 0	RCONC396 0	RCONC397 0	RCONC398 0	RCONC399 0	2.b.
c. Standby letters of credit and other enhancements	RCONC400 0	RCONC401 0	RCONC402 0	RCONC403 0	RCONC404 0	RCONC405 0	RCONC406 0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCONB726 0	RCONB727 0	RCONB728 0	RCONB729 0	RCONB730 0	RCONB731 0	RCONB732 0	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due	RCONB733 0	RCONB734 0	RCONB735 0	RCONB736 0	RCONB737 0	RCONB738 0	RCONB739 0	4.a.
b. 90 days or more past due	RCONB740 0	RCONB741 0	RCONB742 0	RCONB743 0	RCONB744 0	RCONB745 0	RCONB746 0	4.b.
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):								5.
a. Charge-offs	RIADB747 0	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0	5.a.
b. Recoveries	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCONB761 0	RCONB762 0			RCONB763 0		6.a.
b. Loans (included in Schedule RC-C)		RCONB500 0	RCONB501 0			RCONB502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								7.
a. 30-89 days past due		RCONB764 0	RCONB765 0			RCONB766 0		7.a.
b. 90 days or more past due		RCONB767 0	RCONB768 0			RCONB769 0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								8.
a. Charge-offs		RIADB770 0	RIADB771 0			RIADB772 0		8.a.
b. Recoveries		RIADB773 0	RIADB774 0			RIADB775 0		8.b.
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	RCONB776 0	RCONB777 0	RCONB778 0	RCONB779 0	RCONB780 0	RCONB781 0	RCONB782 0	9.

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCONB783 0	RCONB784 0	RCONB785 0	RCONB786 0	RCONB787 0	RCONB788 0	RCONB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCONB790 0	RCONB791 0	RCONB792 0	RCONB793 0	RCONB794 0	RCONB795 0	RCONB796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	RCONB797 0	RCONB798 0	RCONB799 0	RCONB800 0	RCONB801 0	RCONB802 0	RCONB803 0	12.

Memoranda

Dollar amounts in thousands			
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance	RCONA249	**0**	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCONA250	**0**	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	**0**	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	**0**	M.2.b.
c. Other financial assets (includes home equity lines)[1]	RCONA591	**0**	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	**0**	M.2.d.
3. Asset-backed commercial paper conduits:[*]			M.3.
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:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	**NR**	M.3.a.1.
2. Conduits sponsored by other unrelated institutions	RCONB807	**NR**	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	**NR**	M.3.b.1.
2. Conduits sponsored by other unrelated institutions	RCONB809	**NR**	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C[2]	RCONC407	**NR**	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands			
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCONA345	**No**	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCONA346	**No**	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCONB867	**No**	3.

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

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.

*. Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with $1 billion or more in total assets.

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

Dollar amounts in thousands			
14. Personal trust and agency accounts	RIADB904	**NR**	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution	RIADB905	**NR**	15.a.
b. Employee benefit - defined benefit	RIADB906	**NR**	15.b.
c. Other employee benefit and retirement-related accounts	RIADB907	**NR**	15.c.
16. Corporate trust and agency accounts	RIADA479	**NR**	16.
17. Investment management and investment advisory agency accounts	RIADJ315	**NR**	17.
18. Foundation and endowment trust and agency accounts	RIADJ316	**NR**	18.
19. Other fiduciary accounts	RIADA480	**NR**	19.
20. Custody and safekeeping accounts	RIADB909	**NR**	20.
21. Other fiduciary and related services income	RIADB910	**NR**	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	**0**	22.
23. Less: Expenses	RIADC058	**NR**	23.
24. Less: Net losses from fiduciary and related services	RIADA488	**NR**	24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	**NR**	25.
26. Net fiduciary and related services income	RIADA491	**NR**	26.

Memoranda

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits	RCONJ263	**NR**	RCONJ264	**NR**	RCONJ265	**NR**	M.1.a.
b. Interest-bearing deposits	RCONJ266	**NR**	RCONJ267	**NR**	RCONJ268	**NR**	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCONJ269	**NR**	RCONJ270	**NR**	RCONJ271	**NR**	M.1.c.
d. State, county, and municipal obligations	RCONJ272	**NR**	RCONJ273	**NR**	RCONJ274	**NR**	M.1.d.
e. Money market mutual funds	RCONJ275	**NR**	RCONJ276	**NR**	RCONJ277	**NR**	M.1.e.
f. Equity mutual funds	RCONJ278	**NR**	RCONJ279	**NR**	RCONJ280	**NR**	M.1.f.
g. Other mutual funds	RCONJ281	**NR**	RCONJ282	**NR**	RCONJ283	**NR**	M.1.g.
h. Common trust funds and collective investment funds	RCONJ284	**NR**	RCONJ285	**NR**	RCONJ286	**NR**	M.1.h.
i. Other short-term obligations	RCONJ287	**NR**	RCONJ288	**NR**	RCONJ289	**NR**	M.1.i.
j. Other notes and bonds	RCONJ290	**NR**	RCONJ291	**NR**	RCONJ292	**NR**	M.1.j.
k. Investments in unregistered funds and private equity investments	RCONJ293	**NR**	RCONJ294	**NR**	RCONJ295	**NR**	M.1.k.
l. Other common and preferred stocks	RCONJ296	**NR**	RCONJ297	**NR**	RCONJ298	**NR**	M.1.l.
m. Real estate mortgages	RCONJ299	**NR**	RCONJ300	**NR**	RCONJ301	**NR**	M1m.
n. Real estate	RCONJ302	**NR**	RCONJ303	**NR**	RCONJ304	**NR**	M.1.n.
o. Miscellaneous assets	RCONJ305	**NR**	RCONJ306	**NR**	RCONJ307	**NR**	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCONJ308	**NR**	RCONJ309	**NR**	RCONJ310	**NR**	M.1.p.

Memoranda

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	RCONJ311	**NR**	RCONJ312	**NR**	M.1.q.

Memoranda

Dollar amounts in thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					M.2.
a. Corporate and municipal trusteeships	RCONB927	**NR**	RCONB928	**NR**	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default	RCONJ313	**NR**	RCONJ314	**NR**	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	**NR**			M.2.b.

Memoranda

Dollar amounts in thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					M.3.
a. Domestic equity	RCONB931	**NR**	RCONB932	**NR**	M.3.a.
b. International/Global equity	RCONB933	**NR**	RCONB934	**NR**	M.3.b.
c. Stock/Bond blend	RCONB935	**NR**	RCONB936	**NR**	M.3.c.
d. Taxable bond	RCONB937	**NR**	RCONB938	**NR**	M.3.d.
e. Municipal bond	RCONB939	**NR**	RCONB940	**NR**	M.3.e.
f. Short term investments/Money market	RCONB941	**NR**	RCONB942	**NR**	M.3.f.
g. Specialty/Other	RCONB943	**NR**	RCONB944	**NR**	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCONB945	**NR**	RCONB946	**NR**	M.3.h.

Memoranda

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

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							1.
a. Cash and balances due from depository institutions	RCONJ981	**0**	RCONJ982	**0**	RCONJ983	**0**	1.a.
b. Held-to-maturity securities	RCONJ984	**0**	RCONJ985	**0**	RCONJ986	**0**	1.b.
c. Available-for-sale securities	RCONJ987	**0**	RCONJ988	**0**	RCONJ989	**0**	1.c.
d. Securities purchased under agreements to resell	RCONJ990	**0**	RCONJ991	**0**	RCONJ992	**0**	1.d.
e. Loans and leases held for sale	RCONJ993	**0**	RCONJ994	**0**	RCONJ995	**0**	1.e.
f. Loans and leases, net of unearned income	RCONJ996	**0**	RCONJ997	**0**	RCONJ998	**0**	1.f.
g. Less: Allowance for loan and lease losses	RCONJ999	**0**	RCONK001	**0**	RCONK002	**0**	1.g.
h. Trading assets (other than derivatives)	RCONK003	**0**	RCONK004	**0**	RCONK005	**0**	1.h.
i. Derivative trading assets	RCONK006	**0**	RCONK007	**0**	RCONK008	**0**	1.i.
j. Other real estate owned	RCONK009	**0**	RCONK010	**0**	RCONK011	**0**	1.j.
k. Other assets	RCONK012	**0**	RCONK013	**0**	RCONK014	**0**	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							2.
a. Securities sold under agreements to repurchase	RCONK015	**0**	RCONK016	**0**	RCONK017	**0**	2.a.
b. Derivative trading liabilities	RCONK018	**0**	RCONK019	**0**	RCONK020	**0**	2.b.
c. Commercial paper	RCONK021	**0**	RCONK022	**0**	RCONK023	**0**	2.c.
d. Other borrowed money (exclude commercial paper)	RCONK024	**0**	RCONK025	**0**	RCONK026	**0**	2.d.
e. Other liabilities	RCONK027	**0**	RCONK028	**0**	RCONK029	**0**	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	RCONK030	**0**	RCONK031	**0**	RCONK032	**0**	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	RCONK033	**0**	RCONK034	**0**	RCONK035	**0**	4.

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

Dollar amounts in thousands			
1. Comments?	RCON6979	**No**	1.
2. Bank Management Statement	TEXT6980	**NR**	2.