

Consolidated Report of Income

For the period January 1, 2016 — December 31, 2016

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties.....	4435	6,372	1.a.1.a.
(b) All other loans secured by real estate.....	4436	16,378	1.a.1.b.
(2) Commercial and industrial loans.....	4012	3,733	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B485	357	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	4,839	1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056	0	1.a.4.
(5) All other loans (1).....	4058	2,661	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	34,340	1.a.6.
b. Income from lease financing receivables.....	4065	139	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	183	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	62	1.d.1.
(2) Mortgage-backed securities.....	B489	5,536	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	4,746	1.d.3.
e. Interest income from trading assets.....	4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	8	1.f.
g. Other interest income.....	4518	35	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	45,049	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	21	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	1,493	2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517	1,043	2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518	1,738	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	28	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	151	2.c.

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

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	4,474	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	40,575			3.
4. Provision for loan and lease losses.....	4230	(735)			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	0	5.a.
b. Service charges on deposit accounts.....			4080	1,127	5.b.
c. Trading revenue (2).....			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	386	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	0	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	132	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	1,888	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	1,013	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	1,259	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	26	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....			B496	(18)	5.k.
l. Other noninterest income*.....			B497	5,456	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	11,269			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	(1,925)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	15,264	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	4,155	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	6	7.c.2.
d. Other noninterest expense*.....			4092	9,152	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	28,577			7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301	22,077			8.
9. Applicable income taxes (on item 8).....	4302	4,553			9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	4300	17,524			10.
11. Discontinued operations, net of applicable income taxes*	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	17,524			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	17,524			14.

* Describe on Schedule RI-E - Explanations

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

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

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands		Year-to-date	
	RIAD	Amount		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	0		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431	518		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	1,995		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	4,746		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....			Number	
	4150	225		M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD	Amount		
	4024	142		M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date		
	9106	0		M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>				
	RIAD	Amount		
a. Interest rate exposures.....	8757	NR		M.8.a.
b. Foreign exchange exposures.....	8758	NR		M.8.b.
c. Equity security and index exposures.....	8759	NR		M.8.c.
d. Commodity and other exposures.....	8760	NR		M.8.d.
e. Credit exposures.....	F186	NR		M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).</i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090	NR		M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094	NR		M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading.....	C889	0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0		M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions).....	A251	0		M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO		
	A530	NO		M.11.

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

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

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands

		Year-to-date		
		RIAD	Amount	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228	NR	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13.	Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a.	Net gains (losses) on assets.....	F551	NR	M.13.a.
	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	NR	M.13.a1.
b.	Net gains (losses) on liabilities.....	F553	NR	M.13.b.
	(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	NR	M.13.b1.
14.	Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a.	Total other-than-temporary impairment losses.....	J319	0	M.14.a.
b.	Portion of losses recognized in other comprehensive income (before income taxes).....	J320	0	M.14.b.
c.	Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	J321	0	M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>				
15.	Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a.	Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	NR	M.15.a.
b.	Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	NR	M.15.b.
c.	Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	NR	M.15.c.
d.	All other service charges on deposit accounts.....	H035	NR	M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	155,343			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	155,343			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	17,524			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	484			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0			8.
9. LESS: Cash dividends declared on common stock.....	4460	4,004			9.
10. Other comprehensive income (1).....	B511	(3,468)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	0			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	165,879			12.

* Describe on Schedule RI-E—Explanations.

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

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

Part I. Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	132	C894	29	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	163	5412	4	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	36	C217	40	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	3	C898	146	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	4481	0	4482	0	2.
3. Not applicable					
4. Commercial and industrial loans.....	4638	864	4608	448	4.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	202	B515	31	5.a.
b. Automobile loans.....	K129	343	K133	221	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	0	K206	0	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans (2).....	4644	0	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	7	8.
9. Total (sum of items 1 through 8).....	4635	1,743	4605	926	9.

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

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

Memoranda

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

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

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

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

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

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	12,589	1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605	926	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	1,743	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	(735)	5.
6. Adjustments* (see instructions for this schedule).....	C233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	11,037	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

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

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)	
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
1. Real estate loans:												
a. Construction loans.....	M708	2,811	M709	62	M710	44,708	M711	3,481	M712	0	M713	0
b. Commercial real estate loans.....	M714	1,481	M715	3	M716	324,518	M717	2,771	M719	0	M720	0
c. Residential real estate loans.....	M721	5,080	M722	155	M723	134,826	M724	956	M725	0	M726	0
2. Commercial loans ²	M727	1,353	M728	3	M729	167,920	M730	1,057	M731	0	M732	0
3. Credit Cards.....	M733	0	M734	0	M735	5,078	M736	72	M737	0	M738	0
4. Other consumer loans.....	M739	188	M740	4	M741	176,961	M742	2,445	M743	0	M744	0
5. Unallocated, if any.....							M745	28				
6. Total (for each column sum of 1.a through 5) ³	M746	10,913	M747	227	M748	854,011	M749	10,810	M750	0	M751	0

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

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
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:						
a.	Income and fees from the printing and sale of checks.....	C013	213			1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	492			1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0			1.c.
d.	Rent and other income from other real estate owned.....	4042	0			1.d.
e.	Safe deposit box rent.....	C015	0			1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229	0			1.f.
g.	Bank card and credit card interchange fees.....	F555	2,636			1.g.
h.	Gains on bargain purchases.....	J447	0			1.h.
i.	Income and fees from wire transfers.....	T047	0			1.i.
	TEXT					
j.	4461 Mortgage Service Fees	4461	1,007			1j.
	TEXT					
k.	4462 Credit Card Income	4462	531			1k.
	TEXT					
l.	4463	4463	0			1l.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses.....	C017	386			2.a.
b.	Advertising and marketing expenses.....	0497	154			2.b.
c.	Directors' fees.....	4136	216			2.c.
d.	Printing, stationery, and supplies.....	C018	320			2.d.
e.	Postage.....	8403	358			2.e.
f.	Legal fees and expenses.....	4141	151			2.f.
g.	FDIC deposit insurance assessments.....	4146	781			2.g.
h.	Accounting and auditing expenses.....	F556	646			2.h.
i.	Consulting and advisory expenses.....	F557	0			2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	1,158			2.j.
k.	Telecommunications expenses.....	F559	171			2.k.
l.	Other real estate owned expenses.....	Y923	0			2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0			2.m.
	TEXT					
n.	4464	4464	0			2.n.
	TEXT					
o.	4467	4467	0			2.o.
	TEXT					
p.	4468	4468	0			2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)						
(itemize and describe each discontinued operation):						
a.	(1) TEXT FT29	FT29	0			3.a.1.
	(2) Applicable income tax effect.....	FT30	0			3.a.2.
	TEXT					
b.	(1) FT31	FT31	0			3.b.1.
	(2) Applicable income tax effect.....	FT32	0			3.b.2.

Schedule RI-E—Continued

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

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

	RIAD	YES / NO
Comments?.....	4769	NO

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

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2016

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1).....					
			0081	21,212	1.a.
b. Interest-bearing balances (2).....					
			0071	95,337	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A).....					
			1754	1,551	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....					
			1773	421,261	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....					
			B987	8,965	3.a.
b. Securities purchased under agreements to resell (3).....					
			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale.....					
			5369	397	4.a.
b. Loans and leases, net of unearned income.....					
	B528	864,924			4.b.
c. LESS: Allowance for loan and lease losses.....					
	3123	11,037			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....					
			B529	853,887	4.d.
5. Trading assets (from Schedule RC-D).....					
			3545	0	5.
6. Premises and fixed assets (including capitalized leases).....					
			2145	14,252	6.
7. Other real estate owned (from Schedule RC-M).....					
			2150	66	7.
8. Investments in unconsolidated subsidiaries and associated companies.....					
			2130	0	8.
9. Direct and indirect investments in real estate ventures.....					
			3656	0	9.
10. Intangible assets:					
a. Goodwill.....					
			3163	6,820	10.a.
b. Other intangible assets (from Schedule RC-M).....					
			0426	1,727	10.b.
11. Other assets (from Schedule RC-F).....					
			2160	27,734	11.
12. Total assets (sum of items 1 through 11).....					
			2170	1,453,209	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....					
			2200	1,269,025	13.a.
(1) Noninterest-bearing (4).....					
	6631	199,633			13.a.1.
(2) Interest-bearing.....					
	6636	1,069,392			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5).....					
			B993	0	14.a.
b. Securities sold under agreements to repurchase (6).....					
			B995	11,467	14.b.
15. Trading liabilities (from Schedule RC-D).....					
			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....					
			3190	2,474	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7).....					
			3200	0	19.
20. Other liabilities (from Schedule RC-G).....					
			2930	4,364	20.
21. Total liabilities (sum of items 13 through 20).....					
			2948	1,287,330	21.
22. Not applicable					

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

2 Includes time certificates of deposit not held for trading.

3 Includes all securities resale agreements, regardless of maturity.

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

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

6 Includes all securities repurchase agreements, regardless of maturity.

7 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

		Dollar Amounts in Thousands	RCON	Amount	
Equity Capital					
Bank Equity Capital					
23.	Perpetual preferred stock and related surplus.....		3838	0	23.
24.	Common stock.....		3230	0	24.
25.	Surplus (excludes all surplus related to preferred stock).....		3839	1,963	25.
26. a.	Retained earnings.....		3632	161,938	26. a.
b.	Accumulated other comprehensive income (1).....		B530	1,978	26. b.
c.	Other equity capital components (2).....		A130	0	26. c.
27. a.	Total bank equity capital (sum of items 23 through 26. c).....		3210	165,879	27. a.
b.	Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	0	27. b.
28.	Total equity capital (sum of items 27. a and 27. b).....		G105	165,879	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,453,209	29.

Memoranda

To be reported with the March Report of Condition.

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

RCON	Number
6724	NR

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

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

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

M.2.

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

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

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

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets. (1)
Exclude assets held for trading.

	Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits.....	0020	11,216			1.a.
b. Currency and coin.....	0080	9,630			1.b.
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks.....	0083	0			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	0085	0			2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks.....	0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	0074	0			3.b.
4. Balances due from Federal Reserve Banks.....	0090	95,703			4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	116,549			5.

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1).....	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies (2).....	1294	0	1295	0	1297	0	1298	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496	546	8497	531	8498	160,483	8499	164,676	3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RC0N	Amount	RC0N	Amount	RC0N	Amount	RC0N	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	0	G301	0	G302	30,766	G303	30,533	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	0	G305	0	G306	18,533	G307	18,545	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G312	0	G313	0	G314	166,176	G315	166,240	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G316	0	G317	0	G318	369	G319	419	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,005	K143	1,002	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K150	0	K151	0	K152	41,498	K153	40,827	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products:									
(1) Cash.....	G336	0	G337	0	G338	0	G339	0	5.b.1.
(2) Synthetic.....	G340	0	G341	0	G342	0	G343	0	5.b.2.
(3) Hybrid.....	G344	0	G345	0	G346	0	G347	0	5.b.3.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
a. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....					A510	21	A511	21	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	1,551	1771	1,533	1772	417,846	1773	421,261	8.

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities (1).....	0416	173,771	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)			
(1) Three months or less.....	A549	0	M.2.a.1.
(2) Over three months through 12 months.....	A550	2,475	M.2.a.2.
(3) Over one year through three years.....	A551	21,606	M.2.a.3.
(4) Over three years through five years.....	A552	31,622	M.2.a.4.
(5) Over five years through 15 years.....	A553	94,384	M.2.a.5.
(6) Over 15 years.....	A554	16,140	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)			
(1) Three months or less.....	A555	2,989	M.2.b.1.
(2) Over three months through 12 months.....	A556	0	M.2.b.2.
(3) Over one year through three years.....	A557	0	M.2.b.3.
(4) Over three years through five years.....	A558	0	M.2.b.4.
(5) Over five years through 15 years.....	A559	11,188	M.2.b.5.
(6) Over 15 years.....	A560	34,901	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less.....	A561	120,035	M.2.c.1.
(2) Over three years.....	A562	87,451	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	2,485	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

1 Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 2 Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 3 Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
 4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
 5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
 6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	0	B849	0	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (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 (1)		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....			F158	7,497	1.a.1.
(2) Other construction loans and all land development and other land loans.....			F159	40,022	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			1420	10,386	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	25,099	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....			5367	111,120	1.c.2.a.
(b) Secured by junior liens.....			5368	3,687	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			1460	54,925	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	70,213	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....			F161	190,474	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....			1288	0	2.
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks.....	B532	0			2.a.1.
(2) To other commercial banks in the U.S.....	B533	0			2.a.2.
b. To other depository institutions in the U.S.....	B534	0			2.b.
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks.....	B536	0			2.c.1.
(2) To other banks in foreign countries.....	B537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			1590	2,113	3.
4. Commercial and industrial loans.....			1766	60,066	4.
a. To U.S. addressees (domicile).....	1763	60,066			4.a.
b. To non-U.S. addressees (domicile).....	1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit Cards.....			B538	5,078	6.a.
b. Other revolving credit plans.....			B539	4,504	6.b.
c. Automobile loans.....			K137	159,426	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....			K207	13,219	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....			2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			2107	104,553	8.

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

Schedule RC-C—Continued

Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....			J454	0	9.a.
b. Other loans.....			J464	1,314	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	0			9.b.1.
(2) All other loans (exclude consumer loans).....	J451	1,314			9.b.2.
10. Lease financing receivables (net of unearned income).....			2165	1,625	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	1,625			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....			2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			2122	865,321	12.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCON	Amount			
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....			K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....			K159	2,753	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....			F576	5,080	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	1,264	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....			K162	0	M.1.d.2.
e. Commercial and industrial loans.....			K256	1,353	M.1.e.
<i>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):</i>					
(1) To U.S. addressees (domicile).....	K163	1,353			M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0			M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			K165	406	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>					
(1) Loans secured by farmland.....			K166	0	M.1.f.1.
(2)-(3) Not applicable					

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		K098	0	M.1.f.4.a.
(b) Automobile loans.....		K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....		K204	0	M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by: (2)</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans				
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above.....		K168	0	M.1.f.5.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)				
(1) Three months or less.....		A564	3,847	M.2.a.1.
(2) Over three months through 12 months.....		A565	14,768	M.2.a.2.
(3) Over one year through three years.....		A566	31,668	M.2.a.3.
(4) Over three years through five years.....		A567	41,933	M.2.a.4.
(5) Over five years through 15 years.....		A568	11,669	M.2.a.5.
(6) Over 15 years.....		A569	7,235	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)				
(1) Three months or less.....		A570	37,477	M.2.b.1.
(2) Over three months through 12 months.....		A571	54,939	M.2.b.2.
(3) Over one year through three years.....		A572	162,772	M.2.b.3.
(4) Over three years through five years.....		A573	198,997	M.2.b.4.
(5) Over five years through 15 years.....		A574	288,599	M.2.b.5.
(6) Over 15 years.....		A575	11,250	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....		A247	73,548	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (6).....		2746	644	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....		5370	92,371	M.4.

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

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
5. To be completed by banks with \$300 million or more in total assets: (1)					
Loans secured by real estate to non-U.S. addressees (domicile)					
(included in Schedule RC-C, part I, items 1.a through 1.e, column B).....					
	B837	0			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....					
	C391	NR			M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....					
	C779	0			M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....					
	C780	0			M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b)).....					
	F230	0			M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 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).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....					
	F231	NR			M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....					
	F232	NR			M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....					
	F577	0			M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....					
	F578	NR			M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements).....					
	F579	NR			M.10.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					
	F580	NR			M.10.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....					
	F581	NR			M.10.a3b1.
(2) Secured by junior liens.....					
	F582	NR			M.10.a3b2.
(4) Secured by multifamily (5 or more) residential properties.....					
	F583	NR			M.10.a.4.
(5) Secured by nonfarm nonresidential properties.....					
	F584	NR			M.10.a.5.
b. Commercial and industrial loans.....					
	F585	NR			M.10.b.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2015.</i>			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD G377	0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases.....	RCON G378	369,781	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	0	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467	0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	0	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469	0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCON J470	0	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471	0	M.15.c.2.

Schedule RC-C—Continued

Part II—Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1.

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

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

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

Number of Loans	
RCON	Number
5562	NR
5563	NR

2.a.
2.b.

Dollar Amounts in Thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less.....	5564	14	5565	840	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	78	5567	11,245	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	137	5569	57,798	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):					
a. With original amounts of \$100,000 or less.....	5570	906	5571	23,178	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	208	5573	17,229	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	60	5575	12,459	4.c.

¹ Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, Item 4.a, column A, "Commercial and industrial loans to U.S. addressees."

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NO

5.

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

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

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

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

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

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

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):					
a. With original amounts of \$100,000 or less.....	5578	6	5579	336	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	14	5581	2,009	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	2	5583	698	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 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of \$100,000 or less.....	5584	8	5585	115	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	3	5587	201	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	3	5589	338	8.c.

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

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

Schedule RC-D—Continued

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d.):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F625		NR		M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F626		NR		M.1.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F627		NR		M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F628		NR		M.1.a3b1
(2) Secured by junior liens.....	F629		NR		M.1.a3b2
(4) Secured by multifamily (5 or more) residential properties.....	F630		NR		M.1.a.4.
(5) Secured by nonfarm nonresidential properties.....	F631		NR		M.1.a.5.
b. Commercial and industrial loans.....	F632		NR		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F633		NR		M.1.c.1.
(2) Other revolving credit plans.....	F634		NR		M.1.c.2.
(3) Automobile loans.....	K200		NR		M.1.c.3.
(4) Other consumer loans.....	K211		NR		M.1.c.4.
d. Other loans.....	F636		NR		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639		NR		M.2.a.
b. Unpaid principal balance.....	F640		NR		M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299		NR		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332		NR		M.3.b.
c. Corporate and similar loans.....	G333		NR		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334		NR		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335		NR		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651		NR		M.3.f.
g. Other collateral or reference assets.....	G652		NR		M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387		NR		M.4.a.
b. Pledged loans.....	G388		NR		M.4.b.
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>					
5. Asset-backed securities:					
a. Credit card receivables.....	F643		NR		M.5.a.
b. Home equity lines.....	F644		NR		M.5.b.
c. Automobile loans.....	F645		NR		M.5.c.
d. Other consumer loans.....	F646		NR		M.5.d.
e. Commercial and industrial loans.....	F647		NR		M.5.e.
f. Other.....	F648		NR		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651		NR		M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652		NR		M.7.a.
b. Other.....	F653		NR		M.7.b.
8. Loans pending securitization.....	F654		NR		M.8.

Schedule RC-D—Continued

Memoranda—Continued

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

1 Exclude equity securities.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	60,108			B550	1,171,868 1.
2. U.S. Government.....	2202	8,284			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	19,736			2530	8,755 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	92			B552	182 4.
5. Banks in foreign countries.....	2213	0			2236	0 5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	88,220	2210	58,057	2385	1,180,805 7.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	49,220	M.1.a.
b. Total brokered deposits.....	2365	0	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)			
(1) Brokered deposits of less than \$100,000.....	2343	0	M.1.c.1.
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472	0	M.1.c.2.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.1 above).....	A243	0	M.1.d.1.
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.2 above).....	K219	0	M.1.d.2.
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	28,491	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.

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

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

Schedule RC-E—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	6810	213,886	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	727,836	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	121,177	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	81,241	M.2.c.
d. Total time deposits of more than \$250,000.....	J474	36,665	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	20,261	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less.....	A579	23,012	M.3.a.1.
(2) Over three months through 12 months.....	A580	33,590	M.3.a.2.
(3) Over one year through three years.....	A581	38,707	M.3.a.3.
(4) Over three years.....	A582	25,868	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	A241	55,234	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1), (4)			
(1) Three months or less.....	A584	19,064	M.4.a.1.
(2) Over three months through 12 months.....	A585	25,213	M.4.a.2.
(3) Over one year through three years.....	A586	40,245	M.4.a.3.
(4) Over three years.....	A587	33,384	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K221	30,437	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222	13,545	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON P752	YES / NO YES	M.5.

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

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

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
 3 Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.
 5 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

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

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (1).....			B556	4,504	1.
2.	Net deferred tax assets (2).....			2148	451	2.
3.	Interest-only strips receivable (not in the form of a security) (3) on:					
a.	Mortgage loans.....			A519	0	3.a.
b.	Other financial assets.....			A520	0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values (4).....			1752	1,994	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	14,118	5.a.
b.	Separate account life insurance assets.....			K202	0	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	6,667	6.
a.	Prepaid expenses.....	2166	0			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0			6.d.
e.	FDIC loss-sharing indemnification assets.....	J448	0			6.e.
f.	Computer software.....	FT33	0			6.f.
g.	Accounts receivable.....	FT34	0			6.g.
h.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.h.
i.	TEXT 3549 Homestead Equity Tax Credits	3549	4,499			6.i.
j.	TEXT 3550	3550	0			6.j.
k.	TEXT 3551	3551	0			6.k.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	27,734	7.

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

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

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

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1. a.	Interest accrued and unpaid on deposits (1).....			3645	433	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	746	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	235	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	2,950	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	2,241			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	TEXT 3552	3552	0			4.e.
f.	TEXT 3553	3553	0			4.f.
g.	TEXT 3554	3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	4,364	5.

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

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

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		
	RCON	Amount	
Assets			
1. Interest-bearing balances due from depository institutions.....	3381	61,248	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	3,063	2.
3. Mortgage-backed securities (2).....	B559	236,334	3.
4. All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....	B560	181,742	4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365	9,292	5.
6. Loans:			
a. Total loans.....	3360	873,284	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	3465	141,122	6.b.1.
(2) All other loans secured by real estate.....	3466	373,003	6.b.2.
c. Commercial and industrial loans.....	3387	58,740	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards.....	B561	5,744	6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	172,039	6.d.2.
7. To be completed by banks with \$100 million or more in total assets: (4)			
Trading assets.....	3401	0	7.
8. Lease financing receivables (net of unearned income).....	3484	1,163	8.
9. Total assets (5).....	3368	1,445,545	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	25,085	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs).....	B563	951,386	11.a.
b. Time deposits of \$100,000 or more.....	A514	96,748	11.b.
c. Time deposits of less than \$100,000.....	A529	118,467	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	3353	12,565	12.
13. To be completed by banks with \$100 million or more in total assets: (4)			
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	3355	2,427	13.

Memorandum

	Dollar Amounts in Thousands		
	RCON	Amount	
<i>Memorandum item 1 is to be completed by: (4)</i>			
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 			
1. Loans to finance agricultural production and other loans to farmers.....	3386	2,335	M.1.

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

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

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

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

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

Schedule RC-L—Derivatives and Off-Balance Sheet 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		RCON	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....						
				3814	39,022	1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....						
				J477	0	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....						
				J478	0	1.a.2.
b. Credit card lines.....						
				3815	36,475	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
(1) Unused consumer credit card lines.....						
				J455	31,035	1.b.1.
(2) Other unused credit card lines.....						
				J456	5,440	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1-4 family residential construction loan commitments.....						
				F164	6,341	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
				F165	11,626	1.c.1.b.
(2) NOT secured by real estate.....						
				6550	516	1.c.2.
d. Securities underwriting.....						
				3817	0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans.....						
				J457	17,199	1.e.1.
(2) Loans to financial institutions.....						
				J458	0	1.e.2.
(3) All other unused commitments.....						
				J459	33,153	1.e.3.
2. Financial standby letters of credit.....						
				3819	0	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of financial standby letters of credit conveyed to others.....						
		3820	0			2.a.
3. Performance standby letters of credit.....						
				3821	194	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of performance standby letters of credit conveyed to others.....						
		3822	0			3.a.
4. Commercial and similar letters of credit.....						
				3411	0	4.
5. Not applicable						
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....						
				3433	0	6.a.
b. Securities borrowed.....						
				3432	0	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	0	C969	0	7.a.1.
(2) Total return swaps.....						
		C970	0	C971	0	7.a.2.
(3) Credit options.....						
		C972	0	C973	0	7.a.3.
(4) Other credit derivatives.....						
		C974	0	C975	0	7.a.4.

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

Schedule RC-L—Continued

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

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

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

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

Schedule RC-L—Continued

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

	RCON	Amount	
a. Sales for which the reporting bank is the acquiring bank	C223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	66,587	11.b.

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a.
b. Forward contracts.....	RCON 8697 7,477	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCON 8701 0	RCON 8702 0	RCON 8703 0	RCON 8704 0	12.c.1.
(2) Purchased options.....	RCON 8705 7,080	RCON 8706 0	RCON 8707 0	RCON 8708 0	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCON 8709 0	RCON 8710 0	RCON 8711 0	RCON 8712 0	12.d.1.
(2) Purchased options.....	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0	12.d.2.
e. Swaps.....	RCON 3450 6,831	RCON 3826 0	RCON 8719 0	RCON 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725 21,388	RCON 8726 0	RCON 8727 0	RCON 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589 6,831				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCON 8733 0	RCON 8734 0	RCON 8735 0	RCON 8736 0	15.a.1.
(2) Gross negative fair value.....	RCON 8737 0	RCON 8738 0	RCON 8739 0	RCON 8740 0	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCON 8741 145	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1.
(2) Gross negative fair value.....	RCON 8745 445	RCON 8746 0	RCON 8747 0	RCON 8748 0	15.b.2.

Schedule RC-L—Continued

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

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

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....		6164	24,305	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....		Number		1.b.
		6165	5	
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets.....		3164	1,723	2.a.
(1) Estimated fair value of mortgage servicing assets.....		A590	3,892	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....		B026	0	2.b.
c. All other identifiable intangible assets.....		5507	4	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....		0426	1,727	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land.....		5508	66	3.a.
b. Farmland.....		5509	0	3.b.
c. 1-4 family residential properties.....		5510	0	3.c.
d. Multifamily (5 or more) residential properties.....		5511	0	3.d.
e. Nonfarm nonresidential properties.....		5512	0	3.e.
f. Foreclosed properties from "GNMA loans".....		C979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....		2150	66	3.g.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less.....		F055	0	5.a.1.a.
(b) Over one year through three years.....		F056	0	5.a.1.b.
(c) Over three years through five years.....		F057	1,554	5.a.1.c.
(d) Over five years.....		F058	850	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....		2651	0	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....		F059	0	5.a.3.
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less.....		F060	70	5.b.1.a.
(b) Over one year through three years.....		F061	0	5.b.1.b.
(c) Over three years through five years.....		F062	0	5.b.1.c.
(d) Over five years.....		F063	0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4).....		B571	70	5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....		3190	2,474	5.c.

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....		B569	YES	6.

	Dollar Amounts in Thousands	RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....		B570	0	7.

8. Internet Website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):

TEXT				
4087	http:// www.cashmerevalleybank.com			8.a.

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)

(1)	TE01 N528	http://		8.b.1.
(2)	TE02 N528	http://		8.b.2.
(3)	TE03 N528	http://		8.b.3.
(4)	TE04 N528	http://		8.b.4.
(5)	TE05 N528	http://		8.b.5.
(6)	TE06 N528	http://		8.b.6.
(7)	TE07 N528	http://		8.b.7.
(8)	TE08 N528	http://		8.b.8.
(9)	TE09 N528	http://		8.b.9.
(10)	TE10 N528	http://		8.b.10.

c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:

(1)	TE01 N529			8.c.1.
(2)	TE02 N529			8.c.2.
(3)	TE03 N529			8.c.3.
(4)	TE04 N529			8.c.4.
(5)	TE05 N529			8.c.5.
(6)	TE06 N529			8.c.6.

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	RCON	YES / NO	
	4088	YES	9.

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCON	Amount	
	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	F065	0	10.b.

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	YES / NO	
	G463	YES	11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	YES / NO	
	G464	NO	12.

¹ Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans.....	K169	0	13.a.1a1
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1a2
(b) Secured by farmland.....	K171	0	13.a.1b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0	13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens.....	K173	0	13.a.1.c2a
(b) Secured by junior liens	K174	0	13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.1d
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0	13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0	13.a.1e2
(2) Not applicable			
(3) Commercial and industrial loans.....	K179	0	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K180	0	13.a.4a
(b) Automobile loans.....	K181	0	13.a.4b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K182	0	13.a.4c
(5) All other loans and all leases.....	K183	0	13.a.5

Schedule RC-M—Continued

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

¹ Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

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

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

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

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

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

RCON		YES / NO	
N521	NR	16.b.	

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

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

RCON		Number	
N522	2	16.c.	

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

(1) Estimated number of international remittance transfers.....	N523	1,160	16.d.1.
(2) Estimated dollar value of international remittance transfers.....	N524	4,778	16.d.2.
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....	N527	0	16.d.3.

¹ Report information about international electronic transfers of funds offered to consumers in the United States that:
(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
For purposes of this item 16, such transfers are referred to as international remittance transfers.
Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
	Dollar Amounts in Thousands					
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0
(2) Other construction loans and all land development and other land loans.....	F173	360	F175	0	F177	118
b. Secured by farmland.....	3493	0	3494	0	3495	0
c. Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....	C236	918	C237	0	C229	0
(b) Secured by junior liens.....	C238	0	C239	0	C230	0
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	43	F180	0	F182	0
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0
3. Not applicable						
4. Commercial and industrial loans.....	1606	427	1607	0	1608	0
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards.....	B575	33	B576	0	B577	0
b. Automobile loans.....	K213	597	K214	0	K215	49
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	0	K217	0	K218	0
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0
7. All other loans (1).....	5459	110	5460	0	5461	0
8. Lease financing receivables.....	1226	0	1227	0	1228	0
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0

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

Schedule RC-N—Continued

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

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

Schedule RC-N—Continued

	Dollar Amounts in Thousands						
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
11. d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards.....	K078	0	K079	0	K080	0	11.d.1.
(2) Automobile loans.....	K081	0	K082	0	K083	0	11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084	0	K085	0	K086	0	11.d.3.
e. All other loans and all leases.....	K087	0	K088	0	K089	0	11.e.
f. Portion of covered loans and leases in- cluded in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	11.f.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F661	0	F662	0	F663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.
e. Commercial and industrial loans.....	K257	0	K258	0	K259	28	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	28	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are 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):</i>							
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0	M.1.f.1.
(2 - 3) Not applicable							

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

Schedule RC-N—Continued

Memoranda—Continued

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

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	Dollar Amounts in Thousands					
	RCON	Amount	RCON	Amount	RCON	Amount
<i>Memorandum item 4 is to be completed by: (1)</i>						
• banks with \$300 million or more in total assets						
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	110	1597	0	1583	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):						
a. Loans and leases held for sale.....	C240	0	C241	0	C226	0 M.5.a.
b. Loans measured at fair value:						
(1) Fair value.....	F664	0	F665	0	F666	0 M.5.b.1.
(2) Unpaid principal balance.....	F667	0	F668	0	F669	0 M.5.b.2.

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	Dollar Amounts in Thousands			
	RCON	Amount	RCON	Amount
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>				
6. Derivative contracts:				
Fair value of amounts carried as assets.....	3529	0	3530	0 M.6.
7. Additions to nonaccrual assets during the quarter.....	RCON	Amount		
	C410	10	M.7.	
8. Nonaccrual assets sold during the quarter.....	C411	0	M.8.	

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

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

Schedule RC-O—Other Data for Deposit Insurance and FICO 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	RCON	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,270,715	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237	0	2.
3.	Not applicable				
4.	Average consolidated total assets for the calendar quarter.....		K652	1,445,545	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....		K653	1	4.a
5.	Average tangible equity for the calendar quarter (1).....		K654	155,853	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a.	One year or less.....		G465	70	7.a.
b.	Over one year through three years.....		G466	0	7.b.
c.	Over three years through five years.....		G467	0	7.c.
d.	Over five years.....		G468	0	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	0	8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....		G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a.	Fully consolidated reciprocal brokered deposits.....		L190	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?.....		K656	NO	10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>				
a.	Banker's bank deduction.....		K657	NR	10.a
b.	Banker's bank deduction limit.....		K658	NR	10.b
11.	Custodial bank certification:				
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659	NO	11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)</i>				
a.	Custodial bank deduction.....		K660	NR	11.a
b.	Custodial bank deduction limit.....		K661	NR	11.b

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

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	836,037			M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
	Number	F050	75,198			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	385,373			M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
	Number	F052	684			M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	43,752			M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
	Number	F046	1,547			M.1.c.2.
1. d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	5,553			M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
	Number	F048	18			M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....		5597	274,981			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT		RCON	FDIC Cert. No.			
A545		A545	00000			M.3.
4. and 5. Not applicable						

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 2 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.
 3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

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

Schedule RC-O—Continued

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

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

Schedule RC-O—Continued

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

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

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

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

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

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ²			
a. Closed-end first liens.....	F066	16,719	1.a.
b. Closed-end junior liens.....	F067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit.....	F670	0	1.c.1.
(2) Principal amount funded under the lines of credit.....	F671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²			
a. Closed-end first liens.....	F068	0	2.a.
b. Closed-end junior liens.....	F069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit.....	F672	0	2.c.1.
(2) Principal amount funded under the lines of credit.....	F673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			
a. Closed-end first liens.....	F070	17,592	3.a.
b. Closed-end junior liens.....	F071	0	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit.....	F674	0	3.c.1.
(2) Principal amount funded under the lines of credit.....	F675	0	3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):			
a. Closed-end first liens.....	F072	397	4.a.
b. Closed-end junior liens.....	F073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit.....	F676	0	4.c.1.
(2) Principal amount funded under the lines of credit.....	F677	0	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):	RIAD		
a. Closed-end 1-4 family residential mortgage loans.....	F184	637	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens.....	F678	0	6.a.
b. Closed-end junior liens.....	F679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit.....	F680	0	6.c.1.
(2) Principal amount funded under the lines of credit.....	F681	0	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191	0	7.a.
b. For representations and warranties made to other parties.....	L192	0	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	0	7.c.

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

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

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

	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		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Assets											
1. Available-for-sale securities.....	1773	421,261	G474	0	G475	0	G476	421,261	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	0	G493	0	G494	0	G495	0	G496	0	5.a.
b. Other trading assets.....	G497	0	G498	0	G499	0	G500	0	G501	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).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	0	G392	0	G395	0	G396	0	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	421,261	G503	0	G504	0	G505	421,261	G506	0	7.
Liabilities											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	0	G512	0	G513	0	G514	0	G515	0	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	371	G806	0	G807	0	G808	371	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	371	G532	0	G533	0	G534	371	G535	0	14.

Schedule RC-Q—Continued

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets.....											
	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....											
	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
	TEXT										
c. G546											
	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
	TEXT										
d. G551											
	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
	TEXT										
e. G556											
	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
	TEXT										
f. G561											
	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives).....											
	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....											
	G566	371	G567	0	G568	0	G569	371	G570	0	M.2.b.
	TEXT										
c. G571											
	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
	TEXT										
d. G576											
	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
	TEXT										
e. G581											
	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
	TEXT										
f. G586											
	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-R

Part I – Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands		RCOA	Amount	
Common Equity Tier 1 Capital					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	1,963			1.
2. Retained earnings.....	RCON	3632		161,938	2.
3. Accumulated other comprehensive income (AOCI).....	RCOA	B530		1,978	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	RCOA P838		1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOA	P839		0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	165,879			5.
Common Equity Tier 1 Capital: Adjustments and Deductions					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	6,820			6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	3			7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	0			8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	1,978			9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	P845	0			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	0			9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	0			9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0			9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	NR			9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	0			10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	0			10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0			11.
12. Subtotal (item 5 minus items 6 through 11).....	P852	157,078			12.

Schedule RC-R — Continued

Part I - Continued

	Dollar Amounts in Thousands		RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P853	0			13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854	0			14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P855	0			15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	P856	0			16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	P857	0			17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858	0			18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	157,078			19.
Additional Tier 1 Capital					
20. Additional tier 1 capital instruments plus related surplus.....	P860	0			20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	0			22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	0			23.
24. LESS: Additional tier 1 capital deductions.....	P864	0			24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	0			25.
Tier 1 Capital					
26. Tier 1 capital (sum of items 19 and 25).....	8274	157,078			26.
Tier 2 Capital					
27. Tier 2 capital instruments plus related surplus.....	P866	0			27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0			28.
29. Total capital minority interest that is not included in tier 1 capital.....	P868	0			29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....	5310	11,117			30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW 5310	NR			30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOA Q257	0			31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870	11,117			32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCOW P870	NR			32.b.
33. LESS: Tier 2 capital deductions.....	RCOA P872	0			33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311	11,117			34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW 5311	NR			34.b.
Total Capital					
35. a. Total capital (sum of items 26 and 34.a).....	RCOA 3792	168,195			35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW 3792	NR			35.b.

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands		RCOA	Amount	
Total Assets for the Leverage Ratio					
36. Average total consolidated assets.....	3368	1,445,545			36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....					
	RCOA				
	P875	6,823			37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	0			38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224	1,438,722			39.
Total Risk-Weighted Assets					
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223	889,221			40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....					
	RCOW				
	A223	NR			40.b.

Risk-Based Capital Ratios *

	Column A		Column B		
	RCOA	Percentage	RCOW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	17.6647%	P793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	17.6647%	7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	18.9149%	7205	NR	43.

Leverage Capital Ratios *

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	10.9179%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			
a. Total leverage exposure.....			
		Amount	
	H015	NR	45.a.
b. Supplementary leverage ratio.....			
		Percentage	
	H036	NR	45.b.

Capital Buffer *

	RCOA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	10.9149%	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW	H312	NR

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

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (2)										
1. Cash and balances due from depository institutions.....	RCON D957 116,548	RCON S396 0	RCON D958 105,332				RCON D959 11,216	RCON S397 0	RCON D960 0	RCON S398 0
2. Securities:	RCON D961	RCON S399	RCON D962				RCON D963	RCON D964	RCON D965	RCON S400
a. Held-to-maturity securities.....	1,551	0	0				1,509	42	0	0
b. Available-for-sale securities.....	RCON D966 421,261	RCON S402 3,414	RCON D967 77,781				RCON D968 323,972	RCON D969 16,095	RCON D970 0	RCON S403 0
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411
a. Federal funds sold.....	8,965		0				8,965	0	0	0
b. Securities purchased under agreements to resell.....	RCON H171 0	RCON H172 0								
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417	
a. Residential mortgage exposures.....	397	0	0				0	397	0	
b. High volatility commercial real estate exposures.....	RCON S419 0	RCON S420 0	RCON H174 0				RCON H175 0	RCON H176 0	RCON H177 0	RCON S421 0
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCON S423 0	RCON S424 0	RCON S425 0				RCON S426 0	RCON S427 0	RCON S428 0	RCON S429 0

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

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

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

⁶ For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):	RCON S431	RCON S432	RCON S433				RCON S434	RCON S435	RCON S436	RCON S437
d. All other exposures.....	0	0	0				0	0	0	0
5. Loans and leases, net of unearned income:	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443	
a. Residential mortgage exposures.....	168,479	0	0				0	127,592	40,887	
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447
	40,063	0	0				0	0	0	40,063
c. Exposures past due 90 days or more or on nonaccrual (7).....	RCON S449	RCON S450	RCON S451				RCON S452	RCON S453	RCON S454	RCON S455
	143	0	0				0	0	143	0
d. All other exposures.....	RCON S457	RCON S458	RCON S459				RCON S460	RCON S461	RCON S462	RCON S463
	656,239	0	0				94,994	13,437	547,808	0
	RCON 3123	RCON 3123								
6. LESS: Allowance for loan and lease losses.....	11,037	11,037								
	RCON D976	RCON S466	RCON D977				RCON D978	RCON D979	RCON D980	RCON S467
7. Trading assets.....	0	0	0				0	0	0	0
	RCON D981	RCON S469	RCON D982				RCON D983	RCON D984	RCON D985	RCON H185
8. All other assets (8).....	50,599	8,547	0				4,019	435	35,506	98
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

Schedule RC-R—Continued

Part II—Continued

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

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

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column O) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
	Amount	Amount	1250%	SSFA (13)	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
0	0	0	0	0	0
b. Available-for-sale securities.....	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
0	0	0	0	0	0
c. Trading assets.....	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
0	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
0	0	0	0	0	0
10. Off-balance sheet securitization exposures.....	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
0	0	0	0	0	0

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets (14).....	RCON 2170	RCON S500	RCON D987				RCON D988	RCON D989	RCON D990	RCON S503
	1,453,209	924	183,113				444,675	157,998	624,344	40,161

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category								Application of Other Risk- Weighting Approaches
	250% (15)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands									
11. Total balance sheet assets.....	RCON S505	RCON S506	RCON S507				RCON S510	RCON H300	
	0	1,994	0				0	0	

¹³ Simplified Supervisory Formula Approach.

¹⁴ For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

¹⁵ Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount (17)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (18)											
12. Financial standby letters of credit.....	RCON D991	1.0	RCON D992	RCON D993				RCON D994	RCON D995	RCON D996	RCON S511
	0		0	0				0	0	0	0
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997	0.5	RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512
	194		97	0				0	97	0	0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606	0.2	RCON G607	RCON G608				RCON G609	RCON G610	RCON G611	RCON S513
	0		0	0				0	0	0	0
15. Retained recourse on small business obligations sold with recourse.....	RCON G612	1.0	RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514
	0		0	0				0	0	0	0

¹⁶ Credit conversion factor.

¹⁷ Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

¹⁸ All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount (20)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands												
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (21).....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	16.
11,467	1.0	11,467	0	0	0		11,467	0	0	0	0	
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620			RCON G621	RCON G622	RCON G623	RCON S524		17.
0	1.0	0	0				0	0	0	0	0	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527			RCON S528	RCON S529	RCON S530	RCON S531		18.a.
25,886	0.2	5,177	0				0	0	5,177	0	0	
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626			RCON G627	RCON G628	RCON G629	RCON S539		18.b.
42,679	0.5	21,340	0				0	0	21,340	0	0	
19. Unconditionally cancelable commitments	RCON S540		RCON S541									19.
75,767	0.0	0										
20. Over-the-counter derivatives			RCON S542	RCON S543			RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	20.
			102	0			0	102	0	0	0	
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	
			0	0	0	0		0	0	0	0	
21. Centrally cleared derivatives												21.
22. Unsettled transactions (failed trades) (22)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197	22.
0			0				0	0	0	0	0	

19 Credit conversion factor.

20 For items 16 through 19, column A multiplied by credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

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

²³ Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	23.
	183,113	0	0	0	456,244	158,095	650,861	40,161	
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	25.
	0	0	0	0	91,249	79,048	650,861	60,242	

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250% (26)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)							
		RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568
		0	1,994	0	0	0	0
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)							
		RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
		0	7,976	0	0	0	0

Dollar Amounts in Thousands			Totals	
	RCON	Amount		
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	.S580	889,376		26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	.S581	0		27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27).....	.B704	889,376		28.
29. LESS: Excess allowance for loan and lease losses .....	.A222	155		29.
30. LESS: Allocated transfer risk reserve .....	.3128	0		30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	.G641	889,221		31.

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	.G642	0

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

	Dollar Amounts in Thousands						
	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCON	Amount	RCON	Amount	RCON	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	.S582	13,716	.S583	0	.S584	7,672	M.2.a.
b. Foreign exchange rate and gold .....	.S585	0	.S586	0	.S587	0	M.2.b.
c. Credit (investment grade reference asset) .....	.S588	0	.S589	0	.S590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....	.S591	0	.S592	0	.S593	0	M.2.d.
e. Equity .....	.S594	0	.S595	0	.S596	0	M.2.e.
f. Precious metals (except gold) .....	.S597	0	.S598	0	.S599	0	M.2.f.
g. Other .....	.S600	0	.S601	0	.S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	.S603	0	.S604	0	.S605	0	M.3.a.
b. Foreign exchange rate and gold .....	.S606	0	.S607	0	.S608	0	M.3.b.
c. Credit (investment grade reference asset) .....	.S609	0	.S610	0	.S611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	.S612	0	.S613	0	.S614	0	M.3.d.
e. Equity .....	.S615	0	.S616	0	.S617	0	M.3.e.
f. Precious metals (except gold) .....	.S618	0	.S619	0	.S620	0	M.3.f.
g. Other .....	.S621	0	.S622	0	.S623	0	M.3.g.

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

Schedule RC-S—Continued

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

Schedule RC-S—Continued

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

Memoranda

	Dollar Amounts in Thousands	
	RCON	Amount
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance.....	A249	0
b. Amount of retained recourse on these obligations as of the report date.....	A250	0
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	0
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	402,725
c. Other financial assets (includes home equity lines) (1).....	A591	0
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699	0
3. Asset-backed commercial paper conduits: (2)		
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806	0
(2) Conduits sponsored by other unrelated institutions.....	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808	0
(2) Conduits sponsored by other unrelated institutions.....	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (3).....	C407	NR

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

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

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

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	RCON A345	YES / NO NO	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCON A346	YES / NO 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).....	RCON B867	YES / NO NO	3.

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts.....	NR	NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCON B872	RCON B873	RCON B874	RCON B875	5.a.
b. Employee benefit - defined benefit.....	RCON B876	RCON B877	RCON B878	RCON B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880	RCON B881	RCON B882	RCON B883	5.c.
6. Corporate trust and agency accounts.....	RCON B884	RCON B885	RCON C001	RCON C002	6.
7. Investment management and investment advisory agency accounts.....	RCON B886	RCON J253	RCON B888	RCON J254	7.
8. Foundation and endowment trust and agency accounts..	RCON J255	RCON J256	RCON J257	RCON J258	8.
9. Other fiduciary accounts.....	RCON B890	RCON B891	RCON B892	RCON B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894	RCON B895	RCON B896	RCON B897	10.
	NR	NR	NR	NR	

Schedule RC-T—Continued

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

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

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts	
	RCON	Amount	RCON	Amount	RCON	Amount
1. Managed assets held in fiduciary accounts:						
a. Noninterest-bearing deposits.....	J263	NR	J264	NR	J265	NR
b. Interest-bearing deposits.....	J266	NR	J267	NR	J268	NR
c. U.S. Treasury and U.S. Government agency obligations.....	J269	NR	J270	NR	J271	NR
d. State, county, and municipal obligations.....	J272	NR	J273	NR	J274	NR
e. Money market mutual funds.....	J275	NR	J276	NR	J277	NR
f. Equity mutual funds.....	J278	NR	J279	NR	J280	NR
g. Other mutual funds.....	J281	NR	J282	NR	J283	NR
h. Common trust funds and collective investment funds.....	J284	NR	J285	NR	J286	NR
i. Other short-term obligations.....	J287	NR	J288	NR	J289	NR
j. Other notes and bonds.....	J290	NR	J291	NR	J292	NR
k. Investments in unregistered funds and private equity investments.....	J293	NR	J294	NR	J295	NR

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Telephone: Area code/phone number/extension (TEXT B963) FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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