

**Federal Financial Institutions Examination Council**



**Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and with Total Assets less than \$1 Billion - FFIEC 051**

**Report at the close of business December 31, 2017**

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C §1464 (Savings associations). Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

\_\_\_\_\_  
 Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
 Date of Signature

(20171231)

(RCON 9999)

This report form is to be filed by banks with domestic offices only and total assets less than \$1 billion, except such banks that have elected, or have been required by their primary federal regulator, to file the FFIEC 041. Banks with foreign offices (as defined in the instructions) must file the FFIEC 031.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

\_\_\_\_\_  
 Director (Trustee)

\_\_\_\_\_  
 Director (Trustee)

\_\_\_\_\_  
 Director (Trustee)

**Submission of Reports**

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

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

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

Bankers' Bank Of The West

Legal Title of Bank (RSSD 9017)

Denver

City (RSSD 9130)

CO

State Abbrev. (RSSD 9200)

80202

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI)

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

FDIC Certificate Number 23210  
 (RSSD 9050)

The estimated average burden associated with this information collection is 44.9 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

# Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$1 Billion

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

## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

Christopher I. Hill

Name (TEXT C490)

SVP and CFO

Title (TEXT C491)

chill@bbwest.com

E-mail Address (TEXT C492)

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### Other Person to Whom Questions about the Reports Should be Directed

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President and CEO

Title (TEXT C496)

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## Chief Executive Officer Contact Information

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

### Chief Executive Officer

Bill Mitchell

Name (TEXT FT42)

bmitchell@bbwest.com

E-mail Address (TEXT FT44)

303-291-3700 Ext.8122

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(303) 291-3710

Fax: Area code/phone number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

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SVP and CFO

Title (TEXT C367)

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

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

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

### Primary Contact

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Senior Vice President

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Title (TEXT C876)

E-mail Address (TEXT C877)

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

# Consolidated Report of Income

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

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		156	1.a.1.a.
(b) All other loans secured by real estate.....	4436		7,356	1.a.1.b.
(2) Commercial and industrial loans.....	4012		1,515	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	B485		2	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		0	1.a.3.b.
(4) Not applicable				
(5) All other loans (1).....	4058		2,248	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		11,277	1.a.6.
b. Income from lease financing receivables.....	4065		211	1.b.
c. Interest income on balances due from depository institutions (2).....	4115		553	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		118	1.d.1.
(2) Mortgage-backed securities.....	B489		363	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		58	1.d.3.
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		214	1.f.
g. Other interest income.....	4518		38	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		12,832	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		0	2.a.1.
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093		0	2.a.2.a.
<b>(b) Time deposits of \$250,000 or less.....</b>	HK03		2,109	2.a.2.b.
<b>(c) Time deposits of more than \$250,000.....</b>	HK04		0	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		142	2.b.
c. Other interest expense.....	GW44		0	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. Not applicable					
e. Total interest expense (sum of items 2.a through 2.d)			4073	2,251	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	10,581			3.
4. Provision for loan and lease losses	4230	0			4.
5. Noninterest income:					
a. Income from fiduciary activities (1)			4070	0	5.a.
b. Service charges on deposit accounts			4080	1,421	5.b.
c. Not applicable					
d. (1) Fees and commissions from securities brokerage			C886	0	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions			C888	0	5.d.2.
(3) Fees and commissions from annuity sales			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities			C386	0	5.d.4.
(5) Income from other insurance activities			C387	0	5.d.5.
e. Not applicable					
f. Net servicing fees			B492	0	5.f.
g. Net securitization income			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	0	5.j.
k. Net gains (losses) on sales of other assets (2)			B496	15	5.k.
l. Other noninterest income*			B497	8,569	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	10,005			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities	3196	0			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	5,644	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	1,209	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets			C232	0	7.c.2.
d. Other noninterest expense*			4092	9,007	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	15,860			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	4,726			8.
9. Applicable income taxes (on item 8)	4302	1,749			9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	4300	2,977			10.
<b>11. Discontinued operations, net of applicable income taxes*</b>	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	2,977			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	2,977			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 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

**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.
2. Not applicable				
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	0		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	0		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	47		M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> <li><i>banks with \$300 million or more in total assets, and</i></li> <li><i>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.</i></li> </ul>				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024	1,120		M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	0		M.7.
8. through 10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	A530	NO		M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed annually in the December report only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228	NR		M.12.
13. Not applicable				
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b).....	J321	0		M.14.

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

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

# Schedule 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, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	43,315	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	43,315	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	2,977	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		B509	0	5.
6. Treasury stock transactions, net.....		B510	0	6.
7. Changes incident to business combinations, net.....		4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	0	8.
9. LESS: Cash dividends declared on common stock.....		4460	1,535	9.
10. Other comprehensive income (1).....		B511	(18)	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	44,739	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.

	Dollar Amounts in Thousands			
	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
	RIAD	Amount	RIAD	Amount
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
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	6
b. Secured by farmland.....	3584	0	3585	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.....	5411	0	5412	0
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	C234	0	C217	0
(b) Secured by junior liens.....	C235	0	C218	0
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0
(2) Loans secured by other nonfarm nonresidential properties.....	C897	159	C898	163
2. and 3. Not applicable				
4. Commercial and industrial loans.....	4638	0	4608	8
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards.....	B514	0	B515	0
b. Automobile loans.....	K129	0	K133	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	0	K206	0
6. Not applicable				
7. All other loans (2).....	4644	0	4628	0
8. Lease financing receivables.....	4266	0	4267	0
9. Total (sum of items 1 through 8).....	4635	159	4605	177

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

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

### Memoranda

	Dollar Amounts in Thousands			
	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
	RIAD	Amount	RIAD	Amount
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

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

# Schedule RI-B—Continued

## Part I - Continued

### Memoranda - Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
	RIAD	Amount	RIAD	Amount
Dollar Amounts in Thousands				
<i>Memorandum item 3 is to be completed by: (2)</i>				
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>				
3. 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.

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

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

## Part II - Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	
	RIAD	Amount
1. Balance most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	4,662
2. Recoveries (must equal part I, item 9, column B, above).....	4605	177
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	159
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	0
6. Adjustments* (see instructions for this schedule).....	C233	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	4,680

\* Describe on Schedule RI-E - Explanations.

### Memoranda

	Dollar Amounts in Thousands	
	RIAD	Amount
1. through 3. Not applicable		
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781	0

M.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
<b>1. Other noninterest income (from Schedule RI, item 5.l)</b>					
<b>Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.l:</b>					
a.	Income and fees from the printing and sale of checks.....	C013	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	370		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	0		1.g.
h.	Gains on bargain purchases.....	J447	0		1.h.
i.	Income and fees from wire transfers.....	T047	0		1.i.
j.	TEXT 4461 Debit Card Program	4461	982		1j.
k.	TEXT 4462 Merchant No Liability Program	4462	6,030		1k.
l.	TEXT 4463 Foreign Exchange	4463	379		1l.
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>					
<b>Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:</b>					
a.	Data processing expenses.....	C017	0		2.a.
b.	Advertising and marketing expenses.....	0497	0		2.b.
c.	Directors' fees.....	4136	0		2.c.
d.	Printing, stationery, and supplies.....	C018	0		2.d.
e.	Postage.....	8403	0		2.e.
f.	Legal fees and expenses.....	4141	0		2.f.
g.	FDIC deposit insurance assessments.....	4146	0		2.g.
h.	Accounting and auditing expenses.....	F556	0		2.h.
i.	Consulting and advisory expenses.....	F557	0		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0		2.j.
k.	Telecommunications expenses.....	F559	0		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.
n.	TEXT 4464 BIDS Related Expense	4464	456		2.n.
o.	TEXT 4467 Merchant No Liability Program	4467	5,307		2.o.
p.	TEXT 4468 Fed Cash Letter Charges	4468	710		2.p.
<b>3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)</b>					
(itemize and describe each discontinued operation):					
a.	(1) TEXT FT29	FT29	0		3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
b.	(1) TEXT FT31	FT31	0		3.b.1.
	(2) Applicable income tax effect.....	FT32	0		3.b.2.

**Schedule RI-E—Continued**

		Year-to-date		
				RIAD
Dollar Amounts in Thousands				
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):

Comments?.....	RIAD	YES / NO	7.
	4769	NO	

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

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

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>					
1.	Cash and balances due from depository institutions (from Schedule RC-A):				
a.	Noninterest-bearing balances and currency and coin (1).....		0081	16,526	1.a.
b.	Interest-bearing balances (2).....		0071	47,249	1.b.
2.	Securities:				
a.	Held-to-maturity securities (from Schedule RC-B, column A).....		1754	528	2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D).....		1773	30,224	2.b.
3.	Federal funds sold and securities purchased under agreements to resell:				
a.	Federal funds sold.....		B987	17,452	3.a.
b.	Securities purchased under agreements to resell (3).....		B989	0	3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):				
a.	Loans and leases held for sale.....		5369	0	4.a.
b.	Loans and leases held for investment.....	B528		231,396	4.b.
c.	LESS: Allowance for loan and lease losses.....	3123		4,680	4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....		B529	226,716	4.d.
5.	Trading assets.....		3545	0	5.
6.	Premises and fixed assets (including capitalized leases).....		2145	1,599	6.
7.	Other real estate owned (from Schedule RC-M).....		2150	521	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....		2130	0	8.
9.	Direct and indirect investments in real estate ventures.....		3656	0	9.
10.	Intangible assets:				
a.	Goodwill.....		3163	0	10.a.
b.	Other intangible assets (from Schedule RC-M).....		0426	0	10.b.
11.	Other assets (from Schedule RC-F).....		2160	16,274	11.
12.	Total assets (sum of items 1 through 11).....		2170	357,089	12.
<b>Liabilities</b>					
13.	Deposits:				
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E).....		2200	263,142	13.a.
(1)	Noninterest-bearing (4).....	6631		118,841	13.a.1.
(2)	Interest-bearing.....	6636		144,301	13.a.2.
b.	Not applicable				
14.	Federal funds purchased and securities sold under agreements to repurchase:				
a.	Federal funds purchased (5).....		B993	37,400	14.a.
b.	Securities sold under agreements to repurchase (6).....		B995	0	14.b.
15.	Trading liabilities.....		3548	0	15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....		3190	0	16.
17.	and 18. Not applicable				
19.	Subordinated notes and debentures (7).....		3200	0	19.
20.	Other liabilities (from Schedule RC-G).....		2930	11,808	20.
21.	Total liabilities (sum of items 13 through 20).....		2948	312,350	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	
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus.....	3838	0	23.
24. Common stock.....	3230	1,234	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839	15,091	25.
26. a. Retained earnings.....	3632	28,479	26. a.
b. Accumulated other comprehensive income (1).....	8530	(65)	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	44,739	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	44,739	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	357,089	29.

**Memoranda**

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2016.....

RCON	Number	
6724	NR	M.1.

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

- 3 = This number is not to be used**
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

RCON	Date	
8678	NR	M.2.

1 Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.  
2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

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RC-3

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets<sup>1</sup> and is to be completed semiannually in the June and December reports only. Exclude assets held for trading.

		Dollar Amounts in Thousands		RCON	Amount	
1.	Cash items in process of collection, unposted debits, and currency and coin:					
a.	Cash items in process of collection and unposted debits.....	0020	2,363			1.a.
b.	Currency and coin.....	0080	1			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	15,224			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	46,187			4.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	63,775			5.

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

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale					
	(Column A)		(Column B)		(Column C)		(Column D)			
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		
1.	U.S. Treasury securities.....	0211	0	0213	0	1286	8,998	1287	8,975	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	0	8497	0	8498	0	8499	0	3.

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

<sup>2</sup> 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		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	375	G301	386	G302	591	G303	612	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	153	G305	159	G306	420	G307	426	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 <sup>1</sup> .....	G312	0	G313	0	G314	14,356	G315	14,344	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	2,954	K145	2,983	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

<sup>1</sup> 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 <sup>1</sup> .....	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products:									
(1) Cash.....	G336	0	G337	0	G338	0	G339	0	5.b.1.
(2) Synthetic.....	G340	0	G341	0	G342	0	G343	0	5.b.2.
(3) Hybrid.....	G344	0	G345	0	G346	0	G347	0	5.b.3.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
a. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....					A510	2,993	A511	2,884	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	528	1771	545	1772	30,312	1773	30,224	8.

<sup>1</sup> 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).

<sup>2</sup> 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	100	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	2,007	M.2.a.1.
(2) Over three months through 12 months.....	A550	1,998	M.2.a.2.
(3) Over one year through three years.....	A551	0	M.2.a.3.
(4) Over three years through five years.....	A552	4,970	M.2.a.4.
(5) Over five years through 15 years.....	A553	2,983	M.2.a.5.
(6) Over 15 years.....	A554	0	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	888	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	33	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	375	M.2.b.5.
(6) Over 15 years.....	A560	270	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less.....	A561	2,670	M.2.c.1.
(2) Over three years.....	A562	11,674	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	4,005	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.
5. Not applicable			

1 Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 2 Exclude investments in mutual funds and other equity securities with readily determinable fair values.  
 3 Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.  
 4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

# Schedule RC-B—Continued

## Memoranda—Continued

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 6.a through 6.g are to be completed semiannually in the June and December reports only.</i>									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.f. 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		RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	1,913			1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	35,452			1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	15,781			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	0			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	3,395			1.c.2.a.
(b) Secured by junior liens.....	5368	0			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	0			1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	13,194			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	75,323			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	1288	813			2.
3. Loans to finance agricultural production and other loans to farmers.....	1590	32,302			3.
4. Commercial and industrial loans.....	1766	27,266			4.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit Cards.....	B538	228			6.a.
b. Other revolving credit plans.....	B539	0			6.b.
c. Automobile loans.....	K137	0			6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	0			6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	0			8.
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	12,841			9.a.
b. Other loans.....	J464	8,950			9.b.
10. Lease financing receivables (net of unearned income).....	2165	3,938			10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0			11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	2122	231,396			12.

Schedule RC-C—Continued

Part I—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K158		0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159		0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576		0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160		0	M.1.c.
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161		0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162		0	M.1.d.2.
e. Commercial and industrial loans.....	K256		0	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165		0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>				
(1) Loans secured by farmland.....	K166		0	M.1.f.1.
(2) and (3) Not applicable				
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	K098		0	M.1.f.4.a.
(b) Automobile loans.....	K203		0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204		0	M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by: (1)</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans				
(5) Loans to finance agricultural production and other loans to farmers.....	K168		0	M.1.f.5.
<b>g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....</b>	HK25		0	M.1.g.

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

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands		RCON	Amount
<b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>				
<b>a. Closed-end loans secured by first liens on 1-4 family residential properties</b> (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	A564	0		M.2.a.1.
(2) Over three months through 12 months.....	A565	0		M.2.a.2.
(3) Over one year through three years.....	A566	1,908		M.2.a.3.
(4) Over three years through five years.....	A567	0		M.2.a.4.
(5) Over five years through 15 years.....	A568	1,487		M.2.a.5.
(6) Over 15 years.....	A569	0		M.2.a.6.
<b>b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, 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), above) with a remaining maturity or next repricing date of: (1), (3)</b>				
(1) Three months or less.....	A570	106,154		M.2.b.1.
(2) Over three months through 12 months.....	A571	20,569		M.2.b.2.
(3) Over one year through three years.....	A572	28,238		M.2.b.3.
(4) Over three years through five years.....	A573	36,531		M.2.b.4.
(5) Over five years through 15 years.....	A574	23,913		M.2.b.5.
(6) Over 15 years.....	A575	7,839		M.2.b.6.
<b>c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....</b>				
	A247	101,796		M.2.c.
<b>3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4).....</b>				
	2746	0		M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>				
<b>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)).....</b>				
	5370	0		M.4.
<b>5. and 6. Not applicable</b>				

1 Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.  
 2 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).  
 3 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).  
 4 Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

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

	(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		
Dollar Amounts in Thousands								
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 .....								
		GW45	0	GW46	0	GW47	0	M.12.

<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.) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2016.</i>						
13. Construction, land development, and other land loans with interest reserves:						
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a) .....		G376	NR			M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) .....		RIAD				
		G377	NR			M.13.b.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....			G378	42,335	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.....			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

Schedule RC-C, Part II, Loans to Small Businesses and Small Farms, is to be completed semiannually in the June and December reports only.

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

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

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
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	0	5565	0	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	23	5567	2,484	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	23	5569	7,697	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	5	5571	187	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	1	5573	37	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	6	5575	1,778	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:

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

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

Dollar Amounts in Thousands

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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
RCON	Number	RCON	Amount
5578	0	5579	0
5580	0	5581	0
5582	0	5583	0
5584	0	5585	0
5586	2	5587	272
5588	5	5589	2,225

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

# 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						
<b>Deposits of:</b>						
1. Individuals, partnerships, and corporations.....	B549	1,468			B550	50,945
2. U.S. Government.....	2202	0			2520	0
3. States and political subdivisions in the U.S.....	2203	0			2530	0
4. Commercial banks and other depository institutions in the U.S.....	B551	117,373			B552	93,356
5. Banks in foreign countries.....	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	118,841	2210	118,841	2385	144,301

## 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	0
b. Total brokered deposits.....	2365	50,945
<b>c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....</b>	HK05	50,945
d. Maturity data for brokered deposits:		
<b>(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less     (included in Memorandum item 1.c above).....</b>	HK06	13,927
(2) Not applicable		
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0
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) <b>(to be completed for the December report only).....</b>	5590	0
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	88,445

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

2 The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

# Schedule RC-E—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		0	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		0	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		59,277	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		85,024	M.2.c.
d. Total time deposits of more than \$250,000.....	J474		0	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		0	M.2.e.
<b>3. Maturity and repricing data for time deposits of \$250,000 or less:</b>				
<b>a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)</b>				
(1) Three months or less.....	HK07		14,856	M.3.a.1.
(2) Over three months through 12 months.....	HK08		55,991	M.3.a.2.
(3) Over one year through three years.....	HK09		66,263	M.3.a.3.
(4) Over three years.....	HK10		7,191	M.3.a.4.
<b>b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....</b>				
	HK11		70,847	M.3.b.
<b>4. Maturity and repricing data for time deposits of more than \$250,000:</b>				
<b>a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)</b>				
(1) Three months or less.....	HK12		0	M.4.a.1.
(2) Over three months through 12 months.....	HK13		0	M.4.a.2.
(3) Over one year through three years.....	HK14		0	M.4.a.3.
(4) Over three years.....	HK15		0	M.4.a.4.
<b>b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....</b>				
	K222		0	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....				
	P752		NO	M.5.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.  
 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.  
 3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.  
 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (1).....			B556	1,306	1.
2.	Net deferred tax assets (2).....			2148	635	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	849	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	7,332	5.a.
b.	Separate account life insurance assets.....			K202	0	5.b.
c.	Hybrid account life insurance assets.....			K270	3,972	5.c.
<i>Items 6.a through 6.k are to be completed semiannually in the June and December reports only.</i>						
6.	All other assets					
	<b>(itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....</b>			2168	2,180	6.
a.	Prepaid expenses.....	2166	528			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 Accrued Direct Merchant	3549	1,016			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	16,274	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	96	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	684	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	0	3.
<i>Items 4.a through 4.g are to be completed semiannually in the June and December reports only.</i>						
4.	All other liabilities					
	<b>(itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....</b>			2938	11,028	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	0			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 Suspense Credits - Respondents	3552	6,028			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	11,808	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	
<b>Assets</b>						
1.	Interest-bearing balances due from depository institutions.....	3381	60,199			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	9,004			2.
3.	Mortgage-backed securities (2).....	B559	19,445			3.
4.	All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....	B560	2,993			4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	12,628			5.
6.	Loans:					
a.	Total loans.....	3360	224,574			6.a.
b.	Loans secured by real estate:					
(1)	Loans secured by 1-4 family residential properties.....	3465	3,395			6.b.1.
(2)	All other loans secured by real estate.....	3466	141,662			6.b.2.
c.	Commercial and industrial loans.....	3387	27,266			6.c.
d.	Loans to individuals for household, family, and other personal expenditures:					
(1)	Credit cards.....	B561	260			6.d.1.
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	0			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	4,223			8.
9.	Total assets (5).....	3368	363,027			9.
<b>Liabilities</b>						
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	0			10.
11.	Nontransaction accounts:					
a.	Savings deposits (includes MMDAs).....	B563	0			11.a.
b.	Time deposits of \$250,000 or less.....	HK16	146,251			11.b.
c.	Time deposits of more than \$250,000.....	HK17	0			11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....	3353	28,470			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	0			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"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>						
1.	Loans to finance agricultural production and other loans to farmers.....	3386	32,302			M.1.

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

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

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

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

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

# Schedule RC-L—Derivatives and Off-Balance Sheet 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	0			1.a.
b.	Credit card lines.....	3815	1,763			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.<sup>1</sup> (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
(1)	Unused consumer credit card lines.....	J455	0			1.b.1.
(2)	Other unused credit card lines.....	J456	1,763			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	3,955			1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165	27,322			1.c.1.b.
(2)	NOT secured by real estate.....	6550	0			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1)	Commercial and industrial loans.....	J457	41,432			1.e.1.
(2)	Loans to financial institutions.....	J458	31,509			1.e.2.
(3)	All other unused commitments.....	J459	12,047			1.e.3.
2.	Financial standby letters of credit.....	3819	0			2.
3.	Performance standby letters of credit.....	3821	0			3.
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. and 8. Not applicable						
<i>Memorandum items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>						
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....						
a. and b. Not applicable						
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....						
		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") .....						
a. Not applicable						
	TEXT					
b.	5592	5592	0			10.b.
	TEXT					
c.	5593	5593	0			10.c.
	TEXT					
d.	5594	5594	0			10.d.
	TEXT					
e.	5595	5595	0			10.e.
11. Year-to-date merchant credit card sales volume:						
a.	Sales for which the reporting bank is the acquiring bank .....	C223	214,133			11.a.
b.	Sales for which the reporting bank is the agent bank with risk .....	C224	0			11.b.

<sup>1</sup> The asset-size test and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2016, Report of Condition.

**Schedule RC-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	2,700			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	6165	1			1.b.
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....						
		3164	0			2.a.
(1) Estimated fair value of mortgage servicing assets.....						
	A590		0			2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....						
		B026	0			2.b.
c. All other identifiable intangible assets.....						
		5507	0			2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....						
		0426	0			2.d.
3. Other real estate owned:						
a. Construction, land development, and other land.....						
		5508	521			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	521			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	0			5.a.1.c.
(d) Over five years.....						
		F058	0			5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....						
		2651	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	0			5.b.1.a.
(b) Over one year through three years.....						
		F061	0			5.b.1.b.
(c) Over three years through five years.....						
		F062	0			5.b.1.c.
(d) Over five years.....						
		F063	0			5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4).....						
		B571	0			5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....						
		3190	0			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**

Items 6, 7, 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.

		Dollar Amounts in Thousands	RCON	YES / NO	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....		B569	NO	6.
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....		RCON	Amount	
			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.bbwest.com				8.a.
b.	URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)				
	TE01				
(1)	N528 http://				8.b.1.
	TE02				
(2)	N528 http://				8.b.2.
	TE03				
(3)	N528 http://				8.b.3.
	TE04				
(4)	N528 http://				8.b.4.
	TE05				
(5)	N528 http://				8.b.5.
	TE06				
(6)	N528 http://				8.b.6.
	TE07				
(7)	N528 http://				8.b.7.
	TE08				
(8)	N528 http://				8.b.8.
	TE09				
(9)	N528 http://				8.b.9.
	TE10				
(10)	N528 http://				8.b.10.
c.	Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
	TE01				
(1)	N529				8.c.1.
	TE02				
(2)	N529				8.c.2.
	TE03				
(3)	N529				8.c.3.
	TE04				
(4)	N529				8.c.4.
	TE05				
(5)	N529				8.c.5.
	TE06				
(6)	N529				8.c.6.
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCON	YES / NO	
			4088	YES	9.
10.	Secured liabilities:		RCON	Amount	
a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....		F064	0	10.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		F065	0	10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCON	YES / NO	
			G463	NO	11.
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....		G464	YES	12.
13.	Not applicable				
14.	Captive insurance and reinsurance subsidiaries:				
a.	Total assets of captive insurance subsidiaries (2).....		K193	0	14.a.
b.	Total assets of captive reinsurance subsidiaries (2).....		K194	0	14.b.

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).  
2 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 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance?

(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....

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?.....

RCON	Number	
L133		NR 15.a.
	YES / NO	
L135		NR 15.b.

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

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

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

- (1) International wire transfers .....
- (2) International ACH transactions .....
- (3) Other proprietary services operated by your institution .....
- (4) Other proprietary services operated by another party .....

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	
N517	NO	16.a.1.
N518	NO	16.a.2.
N519	NO	16.a.3.
N520	NO	16.a.4.
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.).....

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.....
- (2) Estimated dollar value of international remittance transfers.....
- (3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

RCON	Number	
N522		NR 16.c.
RCON	Number	
N523		NR 16.d.1.
RCON	Amount	
N524		NR 16.d.2.
RCON	Number	
N527		NR 16.d.3.

<sup>1</sup> 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	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	0	C237	0	C229	0	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	172	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	0	1607	0	1608	4,360	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	0	K217	0	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	0	5460	0	5461	225	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
<b>9. Total loans and leases (sum of items 1 through 8).....</b>	<b>1406</b>	<b>0</b>	<b>1407</b>	<b>0</b>	<b>1403</b>	<b>4,757</b>	<b>9.</b>
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

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

**Schedule RC-N—Continued**

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands						
	RCON	Amount	RCON	Amount	RCON	Amount	
11. 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	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.

**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						
	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	0	M.1.e.

**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. 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) and (3) Not applicable							
(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.
<b>1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) (2).....</b>	HK26	0	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. Not applicable							

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

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

**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						
<i>Memorandum item 4 is to be completed by: (1)</i>						
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets</li> <li>• 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:</li> </ul>						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	0	1597	0	1583	225
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>						
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0
6. Not applicable						
7. Additions to nonaccrual assets during the quarter.....					C410	4,846
8. Nonaccrual assets sold during the quarter.....					C411	0

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

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

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

All FDIC-insured depository institutions must complete Schedule RC-O each quarter on an "unconsolidated single FDIC certificate number basis," unless otherwise indicated (see instructions).

		Dollar Amounts in Thousands	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	264,051	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237	11,742	2.
3.	Not applicable				
4.	Average consolidated total assets for the calendar quarter.....		K652	363,027	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a
			Amount		
5.	Average tangible equity for the calendar quarter (1).....		K654	43,731	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a.	One year or less.....		G465	0	7.a.
b.	Over one year through three years.....		G466	0	7.b.
c.	Over three years through five years.....		G467	0	7.c.
d.	Over five years.....		G468	0	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	0	8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....		G803	0	9.
	<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	YES	10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>				
a.	Banker's bank deduction.....		K657	71,767	10.a
b.	Banker's bank deduction limit.....		K658	306,393	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	146,713	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....					
	Number	F050	660		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	105,596	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....					
	Number	F052	121		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	0	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....					
	Number	F046	0		M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000.....			F047	0	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....					
	Number	F048	0		M.1.d.2.
2. Not applicable					
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.

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



# Schedule 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		
<b>Common Equity Tier 1 Capital</b>						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	16,325	1.	
			RCOA			
2.	Retained earnings.....		3632	28,479	2.	
			RCOA			
3.	Accumulated other comprehensive income (AOCI).....		B530	(65)	3.	
			0=No	RCOA		
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....		1=Yes	P838	1	3.a.
			RCOA	Amount		
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....		P839	0	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	44,739	5.	
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	0	6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	0	7.	
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....		P843	508	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	(65)	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	109	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	44,187	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	127	17.
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	127	18.
19.	<b>Common equity tier 1 capital (item 12 minus item 18).....</b>		P859	44,060	19.
<b>Additional Tier 1 Capital</b>					
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	127	24.
25.	<b>Additional tier 1 capital (greater of item 23 minus item 24, or zero).....</b>		P865	0	25.
<b>Tier 1 Capital</b>					
26.	<b>Tier 1 capital (sum of items 19 and 25).....</b>		8274	44,060	26.
<b>Tier 2 Capital</b>					
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.	Allowance for loan and lease losses includable in tier 2 capital.....		5310	3,421	30.
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....		Q257	0	31.
32.	Tier 2 capital before deductions (sum of items 27 through 30, plus item 31).....		P870	3,421	32.
33.	LESS: Tier 2 capital deductions.....		P872	0	33.
34.	<b>Tier 2 capital (greater of item 32 minus item 33, or zero).....</b>		5311	3,421	34.
<b>Total Capital</b>					
35.	<b>Total capital (sum of items 26 and 34).....</b>		3792	47,481	35.

**Schedule RC-R—Continued**

**Part I - Continued**

		Dollar Amounts in Thousands		RCOA	Amount	
<b>Total Assets for the Leverage Ratio</b>						
36.	Average total consolidated assets.....	3368	363,027			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	635			37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....						
		B596	0			38.
39.	<b>Total assets for the leverage ratio (item 36 minus items 37 and 38).....</b>	A224	362,392			39.
<b>Total Risk-Weighted Assets</b>						
40.	<b>Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....</b>	A223	272,305			40.
<b>Risk-Based Capital Ratios *</b>						
		RCOA	Percentage			
41.	Common equity tier 1 capital ratio (item 19 divided by item 40).....	P793	16.1804%			41.
42.	Tier 1 capital ratio (item 26 divided by item 40).....	7206	16.1804%			42.
43.	Total capital ratio (item 35 divided by item 40).....	7205	17.4367%			43.
<b>Leverage Capital Ratios *</b>						
		RCOA	Percentage			
44.	Tier 1 leverage ratio (item 26 divided by item 39) .....	7204	12.1581%			44.
45.	Not applicable					
<b>Capital Buffer *</b>						
		RCOA	Percentage			
46.	Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	H311	9.4367%			46.
Institutions must complete items 47 and 48 if the amount in item 46 is less than or equal to the applicable minimum capital conservation buffer:						
		RCOA	Amount			
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
<b>Balance Sheet Asset Categories (2)</b>										
1. Cash and balances due from depository institutions.....	RCON D957 63,775	RCON S396 0	RCON D958 47,218				RCON D959 16,557	RCON S397 0	RCON D960 0	RCON S398 0
2. Securities:	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400
a. Held-to-maturity securities.....	528	0	375	0	0		153	0	0	0
b. Available-for-sale securities.....	RCON D966 30,224	RCON S402 21	RCON D967 15,999	RCON HJ76 0	RCON HJ77 0		RCON D968 14,204	RCON D969 0	RCON D970 0	RCON S403 0
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold.....	RCON D971 17,452		RCON D972 0				RCON D973 17,452	RCON S410 0	RCON D974 0	RCON S411 0
b. Securities purchased under agreements to resell.....	RCON H171 0	RCON H172 0								
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417	
a. Residential mortgage exposures.....	0	0	0				0	0	0	
b. High volatility commercial real estate exposures.....	RCON S419 0	RCON S420 0	RCON H174 0				RCON H175 0	RCON H176 0	RCON H177 0	RCON S421 0
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCON S423 0	RCON S424 0	RCON S425 0	RCON HJ78 0	RCON HJ79 0		RCON S426 0	RCON S427 0	RCON S428 0	RCON S429 0

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

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

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

**Schedule RC-R—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
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
		RCON S405		RCON S406				RCON H271	RCON H272
b. Available-for-sale securities.....		0		0				0	0
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:								RCON H273	RCON H274
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276
c. Exposures past due 90 days or more or on nonaccrual (6).....								0	0
								RCON H277	RCON H278
								0	0

<sup>4</sup> 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.

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

<sup>6</sup> 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)	(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
4. Loans and leases held for sale (continued):	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437
d. All other exposures.....	0	0	0	0	0		0	0	0	0
5. Loans and leases held for investment:	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443	
a. Residential mortgage exposures.....	3,395	0	0				0	3,395	0	
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447
	8,455	0	0				0	0	0	8,455
c. Exposures past due 90 days or more or on nonaccrual (7).....	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455
	4,757	0	0	0	0		0	0	0	4,757
d. All other exposures.....	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463
	214,789	0	0	0	0		813	0	213,976	0
	RCON 3123	RCON 3123								
6. LESS: Allowance for loan and lease losses.....	4,680	4,680								
	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467
	0	0	0	0	0		0	0	0	0
7. Trading assets.....	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185
	18,394	635	590	0	0		354	0	12,843	0
8. All other assets (8).....										
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

<sup>8</sup> 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 held for investment:									
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
								0	0
d. All other exposures.....								RCON H285	RCON H286
								0	0
6. LESS: Allowance for loan and lease losses.....								RCON H287	RCON H288
								0	0
7. Trading assets.....									
		RCON H186	RCON H290	RCON H187				RCON H291	RCON H292
		0	0	0				0	0
8. All other assets (12).....									
a. Separate account bank-owned life insurance.....		RCON H188	RCON S470	RCON S471				RCON H294	RCON H295
b. Default fund contributions to central counterparties.....		0	0	0				0	0
								RCON H296	RCON H297
								3,972	3,972
								RCON H298	RCON H299
								0	0

<sup>9</sup> 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.

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

<sup>11</sup> For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

<sup>12</sup> 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 Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
	Amount	Amount	1250%	SSFA (13)	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
<b>Securitization Exposures: On- and Off-Balance Sheet</b>					
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
b. Available-for-sale securities.....	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
	0	0	0	0	0
c. Trading assets.....	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
	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
10. Off-balance sheet securitization exposures.....	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
	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 HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503
	357,089	(4,024)	64,182	0	0		49,533	3,395	226,819	13,212

	(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.....	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
		RCON S505	RCON S506	RCON S507			RCON S510	RCON H300
		0	0	0			0	3,972

<sup>13</sup> Simplified Supervisory Formula Approach.

<sup>14</sup> 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.

<sup>15</sup> 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
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (18)</b>											
12. Financial standby letters of credit.....	RCON D991	1.0	RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511
	0		0	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
	0		0	0				0	0	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 HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513
	0		0	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

<sup>16</sup> Credit conversion factor.

<sup>17</sup> 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.

<sup>18</sup> 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.	
	0	1.0	0	0	0	0		0	0	0	0		
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	17.	
	0	1.0	0	0				0	0	0	0		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531	18.a.	
	0	0.2	0	0	0	0		0	0	0	0		
b. Original maturity exceeding one year .....	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539	18.b.	
	22,700	0.5	11,350	0	0	0		0	0	11,350	0		
19. Unconditionally cancelable commitments .....	RCON S540		RCON S541									19.	
	0	0.0	0										
20. Over-the-counter derivatives .....				RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	20.
				0	0	0	0	0	0	0	0	0	
				RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	20.
				0	0	0	0		0	0	0	0	
21. Centrally cleared derivatives .....									0	0	0	0	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		

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 .....				RCON H307	RCON H308	
19. Unconditionally cancelable commitments .....				0	0	18.b.
20. Over-the-counter derivatives .....						19.
21. Centrally cleared derivatives .....				RCON H309	RCON H310	
22. Unsettled transactions (failed trades) (25).....				0	0	20.
				RCON H198	RCON H199	
				0	0	21.
				RCON H200		
				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
	64,182	0	0	0	49,533	3,395	238,169	13,212
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572
	0	0	0	0	9,907	1,698	238,169	19,818

**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	0	0	0	0	0	0
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....		RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
	0	0	0	0	0	0	0

		Totals	
Dollar Amounts in Thousands		RCON	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....		S580	273,691
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....		S581	0
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27).....		B704	273,564
29. LESS: Excess allowance for loan and lease losses .....		A222	1,259
30. LESS: Allocated transfer risk reserve .....		.3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....		G641	272,305

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

<sup>27</sup> 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	0	.S583	0	.S584	0
b. Foreign exchange rate and gold .....	.S585	0	.S586	0	.S587	0
c. Credit (investment grade reference asset) .....	.S588	0	.S589	0	.S590	0
d. Credit (non-investment grade reference asset) .....	.S591	0	.S592	0	.S593	0
e. Equity .....	.S594	0	.S595	0	.S596	0
f. Precious metals (except gold) .....	.S597	0	.S598	0	.S599	0
g. Other .....	.S600	0	.S601	0	.S602	0
3. Notional principal amounts of centrally cleared derivative contracts:						
a. Interest rate .....	.S603	0	.S604	0	.S605	0
b. Foreign exchange rate and gold .....	.S606	0	.S607	0	.S608	0
c. Credit (investment grade reference asset) .....	.S609	0	.S610	0	.S611	0
d. Credit (non-investment grade reference asset) .....	.S612	0	.S613	0	.S614	0
e. Equity .....	.S615	0	.S616	0	.S617	0
f. Precious metals (except gold) .....	.S618	0	.S619	0	.S620	0
g. Other .....	.S621	0	.S622	0	.S623	0

# 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	
	RCON B868	RCON B869	RCON B870	RCON B871	
<b>Fiduciary and Related Assets</b>					
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 NR	RCON B873 NR	RCON B874 NR	RCON B875 NR	5.a.
b. Employee benefit - defined benefit.....	RCON B876 NR	RCON B877 NR	RCON B878 NR	RCON B879 NR	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880 NR	RCON B881 NR	RCON B882 NR	RCON B883 NR	5.c.
6. Corporate trust and agency accounts.....	RCON B884 NR	RCON B885 NR	RCON C001 NR	RCON C002 NR	6.
7. Investment management and investment advisory agency accounts.....	RCON B886 NR	RCON J253 NR	RCON B888 NR	RCON J254 NR	7.
8. Foundation and endowment trust and agency accounts..	RCON J255 NR	RCON J256 NR	RCON J257 NR	RCON J258 NR	8.
9. Other fiduciary accounts.....	RCON B890 NR	RCON B891 NR	RCON B892 NR	RCON B893 NR	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894 NR	RCON B895 NR	RCON B896 NR	RCON B897 NR	10.

**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	11.
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	13.
	NR	NR	NR	NR	

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

**Memoranda**

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



**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.1.1.
m. Real estate mortgages.....	J299	NR	J300	NR	J301	NR	M.1.1.m.
n. Real estate.....	J302	NR	J303	NR	J304	NR	M.1.1.n.
o. Miscellaneous assets.....	J305	NR	J306	NR	J307	NR	M.1.1.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.1.1.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.1.1.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	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	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 SU—Supplemental Information

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

		Dollar Amounts in Thousands		RCON	YES / NO
<b>Derivatives</b>					
1.	Does the institution have any derivative contracts? .....	FT00	NO		1.
			Amount		
a.	Total gross notional amount of interest rate derivatives held for trading .....	A126	NR		1.a.
b.	Total gross notional amount of all other derivatives held for trading .....	FT01	NR		1.b.
c.	Total gross notional amount of interest rate derivatives not held for trading .....	8725	NR		1.c.
d.	Total gross notional amount of all other derivatives not held for trading .....	FT02	NR		1.d.
<b>1-4 Family Residential Mortgage Banking Activities</b>					
2.	For the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million? .....	RCON	YES / NO		2.
		FT03	NO		
			Amount		
a.	Principal amount of 1-4 family residential mortgage loans sold during the quarter .....	FT04	NR		2.a.
b.	Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading .....	FT05	NR		2.b.
<b>Assets and Liabilities Measured at Fair Value on a Recurring Basis</b>					
3.	Does the institution use the fair value option to measure any of its assets or liabilities?.....	RCON	YES / NO		3.
		FT06	NO		
			Amount		
a.	Aggregate amount of fair value option assets.....	HK18	NR		3.a.
b.	Aggregate amount of fair value option liabilities.....	HK19	NR		3.b.
		RIAD			
c.	Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	F551	NR		3.c.
d.	Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	F553	NR		3.d.
<b>Servicing, Securitization and Asset Sale Activities</b>					
4.	Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?.....	RCON	YES / NO		4.
		FT07	NO		
			Amount		
a.	Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement.....	FT08	NR		4.a.
5.	Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?.....		YES / NO		5.
		FT09	NO		
			Amount		
a.	Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution.....	FT10	NR		5.a.
6.	Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?.....		YES / NO		6.
		FT11	NO		
			Amount		
a.	Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million.....	FT12	NR		6.a.
<b>Variable Interest Entities</b>					
7.	Does the institution have any consolidated variable interest entities?.....		YES / NO		7.
		FT13	NO		
			Amount		
a.	Total assets of consolidated variable interest entities.....	FT14	NR		7.a.
b.	Total liabilities of consolidated variable interest entities.....	FT15	NR		7.b.

**Schedule SU—Continued**

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

		Dollar Amounts in Thousands	RCON	YES / NO	
<b>Credit Card Lending Specialized Items</b>					
8.	Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....		FT16	NO	8.
				Amount	
a.	Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards).....		C391	NR	8.a.
			RIAD		
b.	Separate valuation allowance for uncollectible retail credit card fees and finance charges.....		C389	NR	8.b.
c.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....		C390	NR	8.c.
d.	Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....		C388	NR	8.d.
e.	Outstanding credit card fees and finance charges included in retail credit card receivables sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....		RCON C407	NR	8.e.
<b>FDIC Loss-Sharing Agreements</b>					
9.	Does the institution have assets covered by FDIC loss-sharing agreements?.....		FT17	NO	9.
				Amount	
a.	Loans and leases covered by FDIC loss-sharing agreements.....		FT18	NR	9.a.
b.	Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:				
	(1) Past due 30 through 89 days and still accruing.....		FT19	NR	9.b.1.
	(2) Past due 90 days and still accruing.....		FT20	NR	9.b.2.
	(3) Nonaccrual.....		FT21	NR	9.b.3.
c.	Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:				
	(1) Past due 30 through 89 days and still accruing.....		K102	NR	9.c.1.
	(2) Past due 90 days and still accruing.....		K103	NR	9.c.2.
	(3) Nonaccrual.....		K104	NR	9.c.3.
d.	Other real estate owned covered by FDIC loss-sharing agreements.....		FT22	NR	9.d.
e.	Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements.....		K192	NR	9.e.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated

statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments?.....

RCON	YES / NO
6979	NO

*BANK MANAGEMENT STATEMENT (please type or print clearly):*  
(TEXT 6980)