

## Federal Financial Institutions Examination Council

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

Institution Name	<b>GOLDEN VALLEY BANK</b>
City	<b>CHICO</b>
State	<b>CA</b>
Zip Code	<b>95926</b>
Call Report Quarter End Date	<b>6/30/2015</b>
Report Type	<b>041</b>
RSSD-ID	<b>3440803</b>
FDIC Certificate Number	<b>58278</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>121144272</b>
Last updated on	<b>7/30/2015</b>

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20150630</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>58278</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Golden Valley Bank</b>	3.
4. City.....	RSSD9130	<b>Chico</b>	4.
5. State abbreviation.....	RSSD9200	<b>CA</b>	5.
6. Zip code.....	RSSD9220	<b>95926</b>	6.

## Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name.....	TEXTC442	<b>CONF</b>	4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>	4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>	4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	<b>CONF</b>	4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>	4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>	4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	<b>CONF</b>	4.d.1.
2. Title.....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>	4.d.4.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	<b>No</b>	1.
2. Bank Management Statement.....	TEXT6980	<b>NR</b>	2.

### Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	<b>563</b>	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	<b>1,710</b>	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	<b>357</b>	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	<b>0</b>	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	<b>7</b>	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	<b>0</b>	1.a.4.
5. All other loans.....	RIAD4058	<b>5</b>	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	<b>2,642</b>	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	<b>0</b>	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	<b>105</b>	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	<b>47</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>106</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>210</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>0</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>0</b>	1.f.
g. Other interest income.....	RIAD4518	<b>43</b>	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	<b>3,153</b>	1.h.

Dollar amounts in thousands

2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	7	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	41	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	15	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	3	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	16	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	82	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	3,071	3.
4. Provision for loan and lease losses.....	RIAD4230	0	4.
5. Noninterest income:			5.
a. Income from fiduciary activities .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	51	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	0	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-1	5.k.
l. Other noninterest income.....	RIADB497	189	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	239	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	1,270	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	169	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	700	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	2,139	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIAD4301	1,171	8.
9. Applicable income taxes (on item 8).....	RIAD4302	421	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	750	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.

Dollar amounts in thousands

12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	<b>750</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	<b>0</b>	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>750</b>	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	<b>11</b>	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	<b>NR</b>	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	<b>0</b>	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	<b>191</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>30</b>	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	<b>NR</b>	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	<b>0</b>	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures.....	RIAD8757	<b>NR</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>NR</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>NR</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>NR</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>NR</b>	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	RIADK090	<b>NR</b>	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	<b>NR</b>	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>0</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>NR</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	<b>NR</b>	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	<b>NR</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>NR</b>	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>NR</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>NR</b>	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	<b>0</b>	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	<b>0</b>	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	<b>0</b>	M.14.c.

Dollar amounts in thousands

15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	NR	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	NR	M.15.d.

## Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	18,908	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	18,908	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	750	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	354	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	202	9.
10. Other comprehensive income.....	RIADB511	-118	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above).....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	19,692	12.

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0	1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	0	RIADC217	0	1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0		2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	0	RIAD4608	0		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	0	RIADB515	0		5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	0	RIADK206	0		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	0	RIAD4628	0		7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0		8.
9. Total (sum of items 1 through 8).....	RIAD4635	0	RIAD4605	0		9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0		M.1.
2. Not available						M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	NR	RIAD4662	NR		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	NR	RIAD4664	NR		M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	NR	RIAD4618	NR		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	NR	RIADF187	NR		M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	NR	RIAD4665	NR		M.3.

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	NR	
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### Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	1,792	
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	0	
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	0	
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	0	
6. Adjustments (see instructions for this schedule).....	RIADC233	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).....	RIAD3123	1,792	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435	0	
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	NR	

Dollar amounts in thousands

3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	<b>NR</b>	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	RIADC781	<b>0</b>	M.4.



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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands						
1. Real estate loans:						
a. Construction loans.....	RCONM708	RCONM709	RCONM710	RCONM711	RCONM712	RCONM713
b. Commercial real estate loans.....	RCONM714	RCONM715	RCONM716	RCONM717	RCONM719	RCONM720
c. Residential real estate loans.....	RCONM721	RCONM722	RCONM723	RCONM724	RCONM725	RCONM726
2. Commercial loans.....	RCONM727	RCONM728	RCONM729	RCONM730	RCONM731	RCONM732
3. Credit cards.....	RCONM733	RCONM734	RCONM735	RCONM736	RCONM737	RCONM738
4. Other consumer loans.....	RCONM739	RCONM740	RCONM741	RCONM742	RCONM743	RCONM744
5. Unallocated, if any.....				RCONM745		
6. Total (for each column, sum of items 1.a through 5).....	RCONM746	RCONM747	RCONM748	RCONM749	RCONM750	RCONM751
	NR	NR	NR	NR	NR	NR

## Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	0	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461	<b>LOAN PACKAGING FEES</b>	1.i.1.
2. Amount of component.....	RIAD4461	142	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4462	NR	1.j.1.
2. Amount of component.....	RIAD4462	0	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4463	NR	1.k.1.
2. Amount of component.....	RIAD4463	0	1.k.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	227	2.a.
b. Advertising and marketing expenses.....	RIAD0497	68	2.b.
c. Directors' fees.....	RIAD4136	62	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	57	2.h.
i. Consulting and advisory expenses.....	RIADF557	30	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	NR	2.l.1.
2. Amount of component.....	RIAD4464	0	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	NR	2.m.1.
2. Amount of component.....	RIAD4467	0	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	NR	2.n.1.
2. Amount of component.....	RIAD4468	0	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469	NR	3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.

Dollar amounts in thousands

b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487	NR	3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489	NR	3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526	NR	4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	NR	5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	NR	6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	NR	6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769	NR	7.b.

### Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCON0081	3,730	1.a.
b. Interest-bearing balances.....	RCON0071	27,476	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	36,511	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.

Dollar amounts in thousands

a. Loans and leases held for sale.....	RCON5369	0	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	103,273	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	1,792	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	101,481	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	571	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	0	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	3,601	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	173,370	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	145,284	13.a.
1. Noninterest-bearing.....	RCON6631	47,792	13.a.1.
2. Interest-bearing.....	RCON6636	97,492	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	0	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	7,000	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	1,394	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	153,678	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	15,841	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	231	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	3,508	26.a.
b. Accumulated other comprehensive income.....	RCONB530	112	26.b.
c. Other equity capital components.....	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	19,692	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	19,692	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	173,370	29.
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 2014.....	RCON6724	NR	M.1.
2. Bank's fiscal year-end date.....	RCON8678	NR	M.2.

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	<b>NR</b>	1.a.
b. Currency and coin.....	RCON0080	<b>NR</b>	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	<b>NR</b>	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	<b>NR</b>	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	<b>NR</b>	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	<b>NR</b>	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	<b>NR</b>	4.
5. Total.....	RCON0010	<b>31,206</b>	5.

## Schedule RC-B - Securities

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value
Dollar amounts in thousands				
1. U.S. Treasury securities.....	RCON0211	RCON0213	RCON1286	RCON1287
	0	0	0	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):				
a. Issued by U.S. Government agencies.....	RCON1289	RCON1290	RCON1291	RCON1293
	0	0	403	439
b. Issued by U.S. Government-sponsored agencies.....	RCON1294	RCON1295	RCON1297	RCON1298
	0	0	6,486	6,507
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	RCON8497	RCON8498	RCON8499
	0	0	15,768	15,866
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities:				
1. Guaranteed by GNMA.....	RCONG300	RCONG301	RCONG302	RCONG303
	0	0	0	0
2. Issued by FNMA and FHLMC.....	RCONG304	RCONG305	RCONG306	RCONG307
	0	0	11,681	11,684
3. Other pass-through securities.....	RCONG308	RCONG309	RCONG310	RCONG311
	0	0	0	0
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG312	RCONG313	RCONG314	RCONG315
	0	0	0	0
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG316	RCONG317	RCONG318	RCONG319
	0	0	0	0
3. All other residential MBS.....	RCONG320	RCONG321	RCONG322	RCONG323
	0	0	0	0
c. Commercial MBS:				
1. Commercial mortgage pass-through securities:				
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	RCONK143	RCONK144	RCONK145
	0	0	0	0

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
Dollar amounts in thousands					
	RCONK146	RCONK147	RCONK148	RCONK149	
b. Other pass-through securities.....	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONK150	RCONK151	RCONK152	RCONK153	
	0	0	0	0	4.c.2.a.
b. All other commercial MBS.....	RCONK154	RCONK155	RCONK156	RCONK157	
	0	0	0	0	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	RCONC026	RCONC988	RCONC989	RCONC027	
	0	0	0	0	5.a.
b. Structured financial products:					5.b.
1. Cash.....	RCONG336	RCONG337	RCONG338	RCONG339	
	0	0	0	0	5.b.1.
2. Synthetic.....	RCONG340	RCONG341	RCONG342	RCONG343	
	0	0	0	0	5.b.2.
3. Hybrid.....	RCONG344	RCONG345	RCONG346	RCONG347	
	0	0	0	0	5.b.3.
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCON1737	RCON1738	RCON1739	RCON1741	
	0	0	1,999	2,015	6.a.
b. Other foreign debt securities.....	RCON1742	RCON1743	RCON1744	RCON1746	
	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA510	RCONA511	
			0	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCON1754	RCON1771	RCON1772	RCON1773	
	0	0	36,337	36,511	8.

## Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	<b>1,727</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA549	<b>115</b>	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	<b>1,020</b>	M.2.a.2.
3. Over one year through three years.....	RCONA551	<b>996</b>	M.2.a.3.
4. Over three years through five years.....	RCONA552	<b>5,989</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	<b>16,174</b>	M.2.a.5.
6. Over 15 years.....	RCONA554	<b>533</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA555	<b>0</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	<b>0</b>	M.2.b.2.
3. Over one year through three years.....	RCONA557	<b>0</b>	M.2.b.3.
4. Over three years through five years.....	RCONA558	<b>0</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	<b>11,684</b>	M.2.b.5.
6. Over 15 years.....	RCONA560	<b>0</b>	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:			M.2.c.
1. Three years or less.....	RCONA561	<b>0</b>	M.2.c.1.
2. Over three years.....	RCONA562	<b>0</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	<b>1,135</b>	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	<b>0</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	<b>3,000</b>	M.4.a.
b. Fair value.....	RCON8783	<b>3,008</b>	M.4.b.



## Schedule RC-B - Securities

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

## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....			RCONF158	3,074	1.a.1.
2. Other construction loans and all land development and other land loans.....			RCONF159	2,727	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	4,319	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCON1797	8,603	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	13,113	1.c.2a.
b. Secured by junior liens.....			RCON5368	1,079	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	11,502	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	25,215	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	17,104	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	NR			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	NR			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	NR			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	NR			2.c.1.
2. To other banks in foreign countries.....	RCONB537	NR			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	71	3.
4. Commercial and industrial loans.....			RCON1766	15,572	4.
a. To U.S. addressees (domicile).....	RCON1763	NR			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	NR			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....			RCONB538	0	6.a.
b. Other revolving credit plans.....			RCONB539	115	6.b.
c. Automobile loans.....			RCONK137	41	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....			RCONK207	659	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:					9.
a. Loans to nondepository financial institutions.....			RCONJ454	0	9.a.
b. Other loans.....			RCONJ464	79	9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	NR			9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451	NR			9.b.2.

		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
Dollar amounts in thousands					
10. Lease financing receivables (net of unearned income).....			RCON2165		0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	NR			
b. All other leases.....	RCONF163	NR			
11. LESS: Any unearned income on loans reflected in items 1-9 above...			RCON2123		0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			RCON2122		103,273

### Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
1. 1-4 family residential construction loans.....	RCONK158				0
2. Other construction loans and all land development and other land loans.....	RCONK159				0
b. Loans secured by 1-4 family residential properties.....	RCONF576				0
c. Secured by multifamily (5 or more) residential properties.....	RCONK160				0
d. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161				0
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162				0
e. Commercial and industrial loans.....	RCONK256				0
1. To U.S. addressees (domicile).....	RCONK163				NR
2. To non-U.S. addressees (domicile).....	RCONK164				NR
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165				0
1. Loans secured by farmland.....	RCONK166				0
2. Loans to depository institutions and acceptances of other banks.....	RCONK167				0
3. Not applicable					
4. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	RCONK098				0
b. Automobile loans.....	RCONK203				0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204				0
5. Loans to foreign governments and official institutions.....	RCONK212				0
6. Other loans.....	RCONK267				0
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above.....	RCONK168				NR
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:					
1. Three months or less.....	RCONA564				208
2. Over three months through 12 months.....	RCONA565				1,547
3. Over one year through three years.....	RCONA566				2,377
4. Over three years through five years.....	RCONA567				1,502
5. Over five years through 15 years.....	RCONA568				6,447
6. Over 15 years.....	RCONA569				1,032

Dollar amounts in thousands

b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA570	4,220	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	5,434	M.2.b.2.
3. Over one year through three years.....	RCONA572	9,184	M.2.b.3.
4. Over three years through five years.....	RCONA573	9,628	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	44,096	M.2.b.5.
6. Over 15 years.....	RCONA575	17,463	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	8,790	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B.....	RCON2746	653	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	8,974	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837	NR	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	NR	M.6.
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance.....	RCONC779	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	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..	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	0	M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate:			M.10.a.
1. Construction, land development, and other land loans.....	RCONF578	NR	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF579	NR	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF580	NR	M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens.....	RCONF581	NR	M.10.a.3b.1.
2. Secured by junior liens.....	RCONF582	NR	M.10.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF583	NR	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF584	NR	M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	NR	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards.....	RCONF586	NR	M.10.c.1.
2. Other revolving credit plans.....	RCONF587	NR	M.10.c.2.
3. Automobile loans.....	RCONK196	NR	M.10.c.3.

Dollar amounts in thousands

4. Other consumer loans.....	RCONK208	NR	M.10.c.4.
d. Other loans.....	RCONF589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans.....	RCONF590	NR	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF591	NR	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF592	NR	M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens.....	RCONF593	NR	M.11.a.3b.1.
2. Secured by junior liens.....	RCONF594	NR	M.11.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF595	NR	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF596	NR	M.11.a.5.
b. Commercial and industrial loans.....	RCONF597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards.....	RCONF598	NR	M.11.c.1.
2. Other revolving credit plans.....	RCONF599	NR	M.11.c.2.
3. Automobile loans.....	RCONK195	NR	M.11.c.3.
4. Other consumer loans.....	RCONK209	NR	M.11.c.4.
d. Other loans.....	RCONF601	NR	M.11.d.

### Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

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

### Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	0	M.13.a.

Dollar amounts in thousands

b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIADG377	0	M.13.b.
14. Pledged loans and leases.....	RCONG378	69,537	M.14.
15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	NR	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	NR	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	NR	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471	NR	M.15.c.2.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.....	RCON5563	NR	2.b.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	12	RCON5565	616	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	51	RCON5567	8,204	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	53	RCON5569	20,587	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	108	RCON5571	2,428	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	44	RCON5573	3,729	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	35	RCON5575	7,147	4.c.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCON6860	No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	NR	6.b.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	2	RCON5579	38	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	5	RCON5581	612	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	3	RCON5583	968	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	2	RCON5585	71	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	0	RCON5587	0	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	0	RCON5589	0	8.c.

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities.....	RCON3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCONG380	NR	4.b.
c. All other residential MBS.....	RCONG381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONK197	NR	4.d.
e. All other commercial MBS.....	RCONK198	NR	4.e.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash.....	RCONG383	NR	5.a.1.
2. Synthetic.....	RCONG384	NR	5.a.2.
3. Hybrid.....	RCONG385	NR	5.a.3.
b. All other debt securities.....	RCONG386	NR	5.b.
6. Loans:			6.

Dollar amounts in thousands

a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans.....	RCONF604	NR	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF605	NR	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF606	NR	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens.....	RCONF607	NR	6.a.3.b.1.
2. Secured by junior liens.....	RCONF611	NR	6.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF613	NR	6.a.5.
b. Commercial and industrial loans.....	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards.....	RCONF615	NR	6.c.1.
2. Other revolving credit plans.....	RCONF616	NR	6.c.2.
3. Automobile loans.....	RCONK199	NR	6.c.3.
4. Other consumer loans.....	RCONK210	NR	6.c.4.
d. Other loans.....	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions .....	RCON3546	NR	13.a.
b. Other trading liabilities.....	RCONF624	NR	13.b.
14. Derivatives with a negative fair value.....	RCON3547	NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans.....	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF627	NR	M1.a.3a
b. Closed-end loans secured by 1-4 family residential properties:			M1.a.3b
1. Secured by first liens.....	RCONF628	NR	M1a3b1.
2. Secured by junior liens.....	RCONF629	NR	M1a3b2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans.....	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards.....	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans.....	RCONF634	NR	M.1.c.2.
3. Automobile loans.....	RCONK200	NR	M.1.c.3.
4. Other consumer loans.....	RCONK211	NR	M.1.c.4.
d. Other loans.....	RCONF636	NR	M.1.d.



Dollar amounts in thousands

2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value.....	RCONF639	NR	M.2.a.
b. Unpaid principal balance.....	RCONF640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			M.3.
a. Trust preferred securities issued by financial institutions.....	RCONG299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCONG332	NR	M.3.b.
c. Corporate and similar loans.....	RCONG333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCONG651	NR	M.3.f.
g. Other collateral or reference assets.....	RCONG652	NR	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities.....	RCONG387	NR	M.4.a.
b. Pledged loans.....	RCONG388	NR	M.4.b.
5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCONF643	NR	M.5.a.
b. Home equity lines.....	RCONF644	NR	M.5.b.
c. Automobile loans.....	RCONF645	NR	M.5.c.
d. Other consumer loans.....	RCONF646	NR	M.5.d.
e. Commercial and industrial loans.....	RCONF647	NR	M.5.e.
f. Other.....	RCONF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCONF651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values.....	RCONF652	NR	M.7.a.
b. Other.....	RCONF653	NR	M.7.b.
8. Loans pending securitization.....	RCONF654	NR	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655	NR	M.9.a.1.
2. Amount of component.....	RCONF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656	NR	M.9.b.1.
2. Amount of component.....	RCONF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657	NR	M.9.c.1.
2. Amount of component.....	RCONF657	NR	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658	NR	M.10.a.1.
2. Amount of component.....	RCONF658	NR	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659	NR	M.10.b.1.
2. Amount of component.....	RCONF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660	NR	M.10.c.1.
2. Amount of component.....	RCONF660	NR	M.10.c.2.

## Schedule RC-E - Deposit Liabilities

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 <b>66,121</b>		RCONB550 <b>78,993</b>	1.
2. U.S. Government.....	RCON2202 <b>0</b>		RCON2520 <b>0</b>	2.
3. States and political subdivisions in the U.S.....	RCON2203 <b>170</b>		RCON2530 <b>0</b>	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 <b>0</b>		RCONB552 <b>0</b>	4.
5. Banks in foreign countries.....	RCON2213 <b>0</b>		RCON2236 <b>0</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 <b>0</b>		RCON2377 <b>0</b>	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215 <b>66,291</b>	RCON2210 <b>47,622</b>	RCON2385 <b>78,993</b>	7.

## Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands				
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.....	RCON6835		<b>1,475</b>	M.1.
b. Total brokered deposits.....	RCON2365		<b>0</b>	M.1.a.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				M.1.b.
1. Brokered deposits of less than \$100,000.....	RCON2343		<b>0</b>	M.1.c.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472		<b>0</b>	M.1.c.1.
d. Maturity data for brokered deposits:				M.1.c.2.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243		<b>0</b>	M.1.d.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219		<b>0</b>	M.1.d.1.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220		<b>0</b>	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590		<b>NR</b>	M.1.d.3.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223		<b>0</b>	M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				M.1.f.
a. Savings deposits:				M.2.
1. Money market deposit accounts (MMDAs).....	RCON6810		<b>52,808</b>	M.2.a.
2. Other savings deposits (excludes MMDAs).....	RCON0352		<b>10,587</b>	M.2.a.1.
b. Total time deposits of less than \$100,000.....	RCON6648		<b>2,495</b>	M.2.a.2.

Dollar amounts in thousands

c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>5,647</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>7,456</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>914</b>	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	<b>1,073</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>1,346</b>	M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>76</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>0</b>	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	<b>2,419</b>	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	<b>4,149</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	<b>7,722</b>	M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>1,232</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>0</b>	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	<b>5,399</b>	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	<b>6,472</b>	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	<b>Yes</b>	M.5.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>NR</b>	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>NR</b>	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	<b>NR</b>	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>NR</b>	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>NR</b>	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>NR</b>	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>NR</b>	M.7.b.2.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	<b>486</b>	1.
2. Net deferred tax assets.....	RCON2148	<b>993</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCONA519	<b>0</b>	3.a.
b. Other financial assets.....	RCONA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	<b>688</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	<b>557</b>	5.a.
b. Separate account life insurance assets.....	RCONK202	<b>0</b>	5.b.
c. Hybrid account life insurance assets.....	RCONK270	<b>551</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCON2168	<b>326</b>	6.
a. Prepaid expenses.....	RCON2166	<b>186</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>0</b>	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	<b>0</b>	6.d.
e. FDIC loss-sharing indemnification assets.....	RCONJ448	<b>0</b>	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3549	<b>OTHER INVESTMENT</b>	6.g.1.
2. Amount of component.....	RCON3549	<b>100</b>	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3550	<b>NR</b>	6.h.1.
2. Amount of component.....	RCON3550	<b>0</b>	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3551	<b>NR</b>	6.i.1.
2. Amount of component.....	RCON3551	<b>0</b>	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	<b>3,601</b>	7.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	<b>17</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	<b>1,152</b>	1.b.
2. Net deferred tax liabilities.....	RCON3049	<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	<b>43</b>	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCON2938	<b>182</b>	4.
a. Accounts payable.....	RCON3066	<b>0</b>	4.a.
b. Deferred compensation liabilities.....	RCONC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCON2932	<b>101</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	<b>0</b>	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	<b>DEFERRED INCOME</b>	4.e.1.
2. Amount of component.....	RCON3552	<b>54</b>	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	<b>NR</b>	4.f.1.

Dollar amounts in thousands

2. Amount of component.....	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554	NR	4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	1,394	5.

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	27,230	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	5,406	2.
3. Mortgage-backed securities.....	RCONB559	10,517	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	17,462	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	104,422	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	23,470	6.b.1.
2. All other loans secured by real estate.....	RCON3466	63,370	6.b.2.
c. Commercial and industrial loans.....	RCON3387	12,166	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	247	6.d.2.
7. Trading assets.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets.....	RCON3368	170,762	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	17,475	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	62,118	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	13,133	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	2,551	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	13	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	7,000	13.
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	NR	M.1.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	8,349	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ477	NR	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ478	NR	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCON3815	0	1.b.
1. Unused consumer credit card lines.....	RCONJ455	NR	1.b.1.

Dollar amounts in thousands

2. Other unused credit card lines.....	RCONJ456	NR	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	3,120	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	3,994	1.c.1.b.
2. Not secured by real estate.....	RCON6550	2,575	1.c.2.
d. Securities underwriting.....	RCON3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	13,651	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	2,366	1.e.3.
2. Financial standby letters of credit.....	RCON3819	11	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	NR	2.a.
3. Performance standby letters of credit.....	RCON3821	5,192	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	NR	3.a.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.a.
b. Securities borrowed.....	RCON3432	0	6.b.

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

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

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

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

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

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

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

Dollar amounts in thousands			
8. Spot foreign exchange contracts.....	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	0	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557	NR	9.f.1.
2. Amount of component.....	RCON3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.

Dollar amounts in thousands

2. Amount of component.....	RCON5594	<b>0</b>	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	<b>NR</b>	10.e.1.
2. Amount of component.....	RCON5595	<b>0</b>	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	<b>0</b>	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	<b>0</b>	11.b.



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

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

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
b. Contracts held for purposes other than trading:						15.b.
	1. Gross positive fair value.....	RCON8741	RCON8742	RCON8743	RCON8744	15.b.1.
		0	0	0	0	
	2. Gross negative fair value.....	RCON8745	RCON8746	RCON8747	RCON8748	15.b.2.
		0	0	0	0	

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

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

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	5,606	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	4	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	0	2.b.
c. All other identifiable intangible assets.....	RCON5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCON0426	0	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	0	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	0	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	RCON2150	0	3.g.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCONF055	7,000	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	7,000	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCONB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	7,000	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	0	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<a href="#">Click here for value</a>	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.

Dollar amounts in thousands

1. URL 1.....	TE01N528	<a href="#">Click here for value</a>	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCON4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	No	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13a1a1.
2. Other construction loans and all land development and other land loans....	RCONK170	0	13a1a2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13a1c1.
2. Closed-end loans secured by 1-4 family residential properties:			13a1c2.
a. Secured by first liens.....	RCONK173	0	13a1c2a.
b. Secured by junior liens.....	RCONK174	0	13a1c2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13a1e1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13a1e2.
2. Not applicable			13.a.2.
3. Commercial and industrial loans.....	RCONK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCONK180	0	13.a.4.a.

Dollar amounts in thousands

b. Automobile loans.....	RCONK181	0	13.a.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK182	0	13.a.4.c.
5. All other loans and all leases.....	RCONK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....	RCONK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....	RCONK185	0	13.a.5.b.
c. Other loans.....	RCONK186	0	13.a.5.c.
1. Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above.....	RCONK178	NR	13.a.5.c.1.
d. Lease financing receivables.....	RCONK273	0	13.a.5.d.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land.....	RCONK187	0	13.b.1.
2. Farmland.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties.....	RCONK191	0	13.b.5.
6. Not applicable			13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements.....	RCONK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries.....	RCONK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	Yes	16.a.1.
2. International ACH transactions.....	RCONN518	No	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	No	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	No	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	No	16.b.
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	NR	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	NR	16.d.3.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
1. 1-4 family residential construction loans.....	0	0	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	0	0	0	1.a.2.
b. Secured by farmland.....	0	0	0	1.b.
c. Secured by 1-4 family residential properties:				1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....	0	0	0	1.c.2.a.
b. Secured by junior liens.....	0	0	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	0	0	0	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	0	0	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	0	0	0	2.
3. Not applicable				3.
4. Commercial and industrial loans.....	0	0	135	4.
5. Loans to individuals for household, family, and other personal expenditures:				5.
a. Credit cards.....	0	0	0	5.a.
b. Automobile loans.....	0	0	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	5.c.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
		RCON5389	RCON5390	RCON5391	
6. Loans to foreign governments and official institutions.....	0	0	0		6.
		RCON5459	RCON5460	RCON5461	
7. All other loans.....	0	0	0		7.
		RCON1226	RCON1227	RCON1228	
8. Lease financing receivables.....	0	0	0		8.
		RCON3505	RCON3506	RCON3507	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0		9.
		RCONK036	RCONK037	RCONK038	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:.....	0	0	0		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	0	0	0		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	0	0	0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:					11.
a. Loans secured by real estate:					11.a.
1. Construction, land development, and other land loans:					11.a.1.
a. 1-4 family residential construction loans.....	0	0	0		11.a.1.a.
b. Other construction loans and all land development and other land loans.....	0	0	0		11.a.1.b.
RCONK045		RCONK046	RCONK047		
2. Secured by farmland.....	0	0	0		11.a.2.
3. Secured by 1-4 family residential properties:					11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0		11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					11.a.3.b.
1. Secured by first liens.....	0	0	0		11.a.3b1.
RCONK054		RCONK055	RCONK056		
2. Secured by junior liens.....	0	0	0		11.a.3b2.
RCONK057		RCONK058	RCONK059		
RCONK060		RCONK061	RCONK062		
4. Secured by multifamily (5 or more) residential properties.....	0	0	0		11.a.4.
5. Secured by nonfarm nonresidential properties:					11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0		11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties.....	0	0	0		11.a.5.b.
RCONK066		RCONK067	RCONK068		
RCONK069		RCONK070	RCONK071		
b. Not applicable					11.b.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCONK075	RCONK076	RCONK077		
c. Commercial and industrial loans.....	0	0	0		11.c.
d. Loans to individuals for household, family, and other personal expenditures:					11.d.
	RCONK078	RCONK079	RCONK080		
1. Credit cards.....	0	0	0		11.d.1.
	RCONK081	RCONK082	RCONK083		
2. Automobile loans.....	0	0	0		11.d.2.
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0		11.d.3.
	RCONK084	RCONK085	RCONK086		
	RCONK087	RCONK088	RCONK089		
e. All other loans and all leases.....	0	0	0		11.e.
1. Loans to depository institutions and acceptances of other banks.....	0	0	0		11.e.1.
	RCONK091	RCONK092	RCONK093		
	RCONK095	RCONK096	RCONK097		
2. Loans to foreign governments and official institutions.....	0	0	0		11.e.2.
	RCONK099	RCONK100	RCONK101		
3. Other loans.....	0	0	0		11.e.3.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	NR	NR	NR		11.e.3.a.
	RCONK072	RCONK073	RCONK074		
	RCONK269	RCONK271	RCONK272		
4. Lease financing receivables.....	0	0	0		11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	0	0	0		11.f.
	RCONK102	RCONK103	RCONK104		
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):					M.1.
a. Construction, land development, and other land loans:					M.1.a.
1. 1-4 family residential construction loans.....	0	0	0		M.1.a.1.
2. Other construction loans and all land development and other land loans.....	0	0	0		M.1.a.2.
	RCONK105	RCONK106	RCONK107		
	RCONK108	RCONK109	RCONK110		
b. Loans secured by 1-4 family residential properties.....	0	0	0		M.1.b.
	RCONF661	RCONF662	RCONF663		
c. Secured by multifamily (5 or more) residential properties.....	0	0	0		M.1.c.
d. Secured by nonfarm nonresidential properties:					M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0		M.1.d.1.
	RCONK114	RCONK115	RCONK116		
	RCONK117	RCONK118	RCONK119		
2. Loans secured by other nonfarm nonresidential properties...	0	0	0		M.1.d.2.
	RCONK257	RCONK258	RCONK259		
e. Commercial and industrial loans.....	0	0	135		M.1.e.
1. To U.S. addressees (domicile).....	NR	NR	NR		M.1.e.1.
	RCONK120	RCONK121	RCONK122		



Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCONK123	RCONK124	RCONK125		
2. To non-U.S. addressees (domicile).....	<b>NR</b>	<b>NR</b>	<b>NR</b>		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	RCONK127	RCONK128		M.1.f.
	<b>0</b>	<b>0</b>	<b>0</b>		
1. Loans secured by farmland.....	RCONK130	RCONK131	RCONK132		M.1.f.1.
	<b>0</b>	<b>0</b>	<b>0</b>		
2. Loans to depository institutions and acceptances of other banks.....	RCONK134	RCONK135	RCONK136		M.1.f.2.
	<b>0</b>	<b>0</b>	<b>0</b>		
3. Not applicable					M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:					M.1.f.4.
a. Credit cards.....	RCONK274	RCONK275	RCONK276		M.1.f.4.a.
	<b>0</b>	<b>0</b>	<b>0</b>		
b. Automobile loans.....	RCONK277	RCONK278	RCONK279		M.1.f.4.b.
	<b>0</b>	<b>0</b>	<b>0</b>		
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	RCONK281	RCONK282		M.1.f.4.c.
	<b>0</b>	<b>0</b>	<b>0</b>		
5. Loans to foreign governments and official institutions.....	RCONK283	RCONK284	RCONK285		M.1.f.5.
	<b>0</b>	<b>0</b>	<b>0</b>		
6. Other loans.....	RCONK286	RCONK287	RCONK288		M.1.f.6.
	<b>0</b>	<b>0</b>	<b>0</b>		
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....	RCONK138	RCONK139	RCONK140		M.1.f.6.a.
	<b>NR</b>	<b>NR</b>	<b>NR</b>		
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	RCON6559	RCON6560		M.2.
	<b>0</b>	<b>0</b>	<b>0</b>		
3. Not available					M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCON1248	RCON1249	RCON1250		M.3.a.
	<b>NR</b>	<b>NR</b>	<b>NR</b>		
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	RCON5381	RCON5382		M.3.b.
	<b>NR</b>	<b>NR</b>	<b>NR</b>		
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	RCON1255	RCON1256		M.3.c.
	<b>NR</b>	<b>NR</b>	<b>NR</b>		
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	RCONF167	RCONF168		M.3.d.
	<b>NR</b>	<b>NR</b>	<b>NR</b>		
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	RCON1594	RCON1597	RCON1583		M.4.
	<b>NR</b>	<b>NR</b>	<b>NR</b>		
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
a. Loans and leases held for sale.....	RCONC240	RCONC241	RCONC226		M.5.a.
	<b>0</b>	<b>0</b>	<b>0</b>		
b. Loans measured at fair value:					M.5.b.
1. Fair value.....	RCONF664	RCONF665	RCONF666		M.5.b.1.
	<b>0</b>	<b>0</b>	<b>0</b>		

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCONF667	RCONF668	RCONF669	
2. Unpaid principal balance.....	0	0	0	M.5.b.2.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Derivative contracts: Fair value of amounts carried as assets.....	RCON3529	NR	RCON3530 NR

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

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

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

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

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

Dollar amounts in thousands			
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	145,301	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	170,762	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter.....	RCONK654	19,489	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	0	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.

Dollar amounts in thousands

a. One year or less.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	0	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCONK656	No	10.
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCONK659	No	11.
a. Custodial bank deduction.....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	73,505	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	3414	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	70,316	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	119	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	707	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	19	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	773	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	2	M.1.d.2.
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions).....	RCON5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Not applicable			M.4.
5. Not applicable			M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCONK663	CONF	M.6.a.
b. Substandard.....	RCONK664	CONF	M.6.b.
c. Doubtful.....	RCONK665	CONF	M.6.c.
d. Loss.....	RCONK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCONN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCONN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.

Dollar amounts in thousands

a. Higher-risk consumer loans.....	RCONN027	<b>CONF</b>	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCONN028	<b>CONF</b>	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCONN029	<b>CONF</b>	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCONN030	<b>CONF</b>	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments.....	RCONK676	<b>NR</b>	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCONK677	<b>NR</b>	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCONK669	<b>NR</b>	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	<b>NR</b>	M.12.
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCONN177	<b>NR</b>	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCONN178	<b>NR</b>	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONN179	<b>NR</b>	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN180	<b>NR</b>	M.13.d.
e. Commercial and industrial loans.....	RCONN181	<b>NR</b>	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCONN182	<b>NR</b>	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures...	RCONN183	<b>NR</b>	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCONM963	<b>NR</b>	M.13.h.
14. Amount of the institution's largest counterparty exposure.....	RCONK673	<b>CONF</b>	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCONK674	<b>CONF</b>	M.15.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCONL189	<b>NR</b>	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONL194	<b>NR</b>	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONL195	<b>NR</b>	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCONL196	<b>NR</b>	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	RCONL197	<b>NR</b>	M.17.d.

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

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unassessable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
Dollar amounts in thousands															
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCONM964	RCONM965	RCONM966	RCONM967	RCONM968	RCONM969	RCONM970	RCONM971	RCONM972	RCONM973	RCONM974	RCONM975	RCONM976	RCONM977	RCONM978
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONM979	RCONM980	RCONM981	RCONM982	RCONM983	RCONM984	RCONM985	RCONM986	RCONM987	RCONM988	RCONM989	RCONM990	RCONM991	RCONM992	RCONM993
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCONN994	RCONN995	RCONN996	RCONN997	RCONN998	RCONN999	RCONN001	RCONN002	RCONN003	RCONN004	RCONN005	RCONN006	RCONN007	RCONN008	RCONN009
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN010	RCONN011	RCONN012	RCONN013	RCONN014	RCONN015	RCONN016	RCONN017	RCONN018	RCONN019	RCONN020	RCONN021	RCONN022	RCONN023	RCONN024
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
e. Credit cards.....	RCONN040	RCONN041	RCONN042	RCONN043	RCONN044	RCONN045	RCONN046	RCONN047	RCONN048	RCONN049	RCONN050	RCONN051	RCONN052	RCONN053	RCONN054
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
f. Automobile loans.....	RCONN055	RCONN056	RCONN057	RCONN058	RCONN059	RCONN060	RCONN061	RCONN062	RCONN063	RCONN064	RCONN065	RCONN066	RCONN067	RCONN068	RCONN069
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
g. Student loans.....	RCONN070	RCONN071	RCONN072	RCONN073	RCONN074	RCONN075	RCONN076	RCONN077	RCONN078	RCONN079	RCONN080	RCONN081	RCONN082	RCONN083	RCONN084
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
h. Other consumer loans and revolving credit plans other than credit cards.....	RCONN085	RCONN086	RCONN087	RCONN088	RCONN089	RCONN090	RCONN091	RCONN092	RCONN093	RCONN094	RCONN095	RCONN096	RCONN097	RCONN098	RCONN099
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
i. Consumer leases.....	RCONN100	RCONN101	RCONN102	RCONN103	RCONN104	RCONN105	RCONN106	RCONN107	RCONN108	RCONN109	RCONN110	RCONN111	RCONN112	RCONN113	RCONN114
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
j. Total.....	RCONN115	RCONN116	RCONN117	RCONN118	RCONN119	RCONN120	RCONN121	RCONN122	RCONN123	RCONN124	RCONN125	RCONN126	RCONN127	RCONN128	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	NR	1.a.
b. Closed-end junior liens.....	RCONF067	NR	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	NR	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	NR	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	NR	2.a.
b. Closed-end junior liens.....	RCONF069	NR	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	NR	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	NR	3.a.
b. Closed-end junior liens.....	RCONF071	NR	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	NR	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	NR	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	NR	4.a.
b. Closed-end junior liens.....	RCONF073	NR	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	NR	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	NR	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	NR	6.a.
b. Closed-end junior liens.....	RCONF679	NR	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	NR	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	NR	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	NR	7.c.



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	11.
	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	
12. Subordinated notes and debentures.....	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	12.
	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	
13. All other liabilities.....	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	13.
	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	14.
	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCONG536	RCONG537	RCONG538	RCONG539	RCONG540	M.1.a.
	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	
b. Nontrading derivative assets.....	RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	M.1.b.
	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	



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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:		M.1.c.
1. Describe component.....	TEXTG546	NR M.1.c.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG546	RCONG547	RCONG548	RCONG549	RCONG550
2. Amount of component.....	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>

M.1.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:

1. Describe component.....

TEXTG551	<b>NR</b>

M.1.d.

M.1.d.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG551	RCONG552	RCONG553	RCONG554	RCONG555
2. Amount of component.....	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>

M.1.d.2.

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

Dollar amounts in thousands

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG556	RCONG557	RCONG558	RCONG559	RCONG560
2. Amount of component.....	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>

M.1.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:

1. Describe component.....

TEXTG561	NR

M.1.f.  
M.1.f.1.





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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:		M.2.c.
1. Describe component.....	TEXTG571	NR

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG571	RCONG572	RCONG573	RCONG574	RCONG575
2. Amount of component.....	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>

M.2.c.2.

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

Dollar amounts in thousands

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG576	RCONG577	RCONG578	RCONG579	RCONG580
2. Amount of component.....	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>

M.2.d.2.

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

Dollar amounts in thousands

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG581	RCONG582	RCONG583	RCONG584	RCONG585
2. Amount of component.....	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>

M.2.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:

1. Describe component.....

TEXTG586	NR

M.2.f.  
M.2.f.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG586	RCONG587	RCONG588	RCONG589	RCONG590
2. Amount of component.....	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>

M.2.f.2.



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

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	<b>16,072</b>	1.
2. Retained earnings.....	RCON3632	<b>3,508</b>	2.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	<b>112</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	<b>19,692</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	<b>0</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	<b>0</b>	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	<b>0</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	<b>112</b>	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	RCOAP845	<b>0</b>	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	<b>0</b>	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	<b>0</b>	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	<b>0</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAPQ258	<b>0</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	RCOAP850	<b>0</b>	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCOAP851	<b>0</b>	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCOAP852	<b>19,580</b>	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP853	<b>0</b>	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP854	<b>0</b>	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP855	<b>0</b>	15.

Dollar amounts in thousands

16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCOAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	19,580	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	19,580	26.
27. Tier 2 capital instruments plus related surplus.....	RCOAP866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	0	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCOA5310	1,448	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOAQ257	0	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCOAP870	1,448	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCOWP870	NR	32.b.
33. LESS: Tier 2 capital deductions.....	RCOAP872	0	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCOA5311	1,448	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW5311	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCOA3792	21,028	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW3792	NR	35.b.
36. Average total consolidated assets.....	RCON3368	170,762	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).	RCOAP875	0	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	112	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCOAA224	170,650	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	115,456	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOWA223	NR	40.b.

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

Dollar amounts in thousands		(Column A) Percentage		(Column B) Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCOAP793	16.96%	RCOWP793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCOA7206	16.96%	RCOW7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCOA7205	18.21%	RCOW7205	NR	43.

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

Dollar amounts in thousands			
44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA7204	11.47%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date to be determined)			45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			46.
a. Capital conservation buffer			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer			46.b.
47. Eligible retained income (effective January 1, 2016)			47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)			48.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCOND957	RCONS396	RCOND958				RCOND959	RCONS397	RCOND960	RCONS398	1.
	<b>31,206</b>	<b>0</b>	<b>27,918</b>				<b>3,288</b>	<b>0</b>	<b>0</b>	<b>0</b>	
2. Securities:											2.
a. Held-to-maturity securities.....	RCOND961	RCONS399	RCOND962				RCOND963	RCOND964	RCOND965	RCONS400	2.a.
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
b. Available-for-sale securities.....	RCOND966	RCONS402	RCOND967				RCOND968	RCOND969	RCOND970	RCONS403	2.b.
	<b>36,511</b>	<b>174</b>	<b>403</b>				<b>33,935</b>	<b>0</b>	<b>1,999</b>	<b>0</b>	
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971		RCOND972				RCOND973	RCONS410	RCOND974	RCONS411	3.a.
	<b>0</b>		<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
b. Securities purchased under agreements to resell.....	RCONH171	RCONH172									3.b.
	<b>0</b>	<b>0</b>									
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413	RCONS414	RCONH173				RCONS415	RCONS416	RCONS417		4.a.
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>		
b. High volatility commercial real estate exposures.....	RCONS419	RCONS420	RCONH174				RCONH175	RCONH176	RCONH177	RCONS421	4.b.
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
c. Exposures past due 90 days or more or on nonaccrual.....	RCONS423	RCONS424	RCONS425				RCONS426	RCONS427	RCONS428	RCONS429	4.c.
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale securities.....		RCONS405		RCONS406				RCONH271	RCONH272	2.b.
3. Federal funds sold and securities purchased under agreements to resell:		0		0				0	0	3.
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCONH273	RCONH274	4.a.
b. High volatility commercial real estate exposures.....								0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual.....								RCONH275	RCONH276	4.c.
								RCONH277	RCONH278	4.c.
								0	0	4.c.



### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
								RCONH279	RCONH280	
d. All other exposures.....								0	0	4.d.
5. Loans and leases, net of unearned income:										5.
								RCONH281	RCONH282	
a. Residential mortgage exposures.....								0	0	5.a.
b. High volatility commercial real estate exposures.....								RCONH283	RCONH284	
								0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual.....								RCONH285	RCONH286	
								0	0	5.c.
d. All other exposures.....								RCONH287	RCONH288	
								0	0	5.d.
6. LESS: Allowance for loan and lease losses										6.
		RCONH186	RCONH290	RCONH187				RCONH291	RCONH292	
7. Trading assets.....		0	0	0				0	0	7.
		RCONH188	RCONS470	RCONS471				RCONH294	RCONH295	
8. All other assets.....		0	0	0				0	0	8.
a. Separate account bank-owned life insurance.....								RCONH296	RCONH297	
								551	551	8.a.
b. Default fund contributions to central counterparties.....								RCONH298	RCONH299	
								0	0	8.b.

### Schedule RC-R Part II - Risk-Weighted Assets

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

### Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands		(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
11. Total balance sheet assets.....		RCON2170	RCONS500	RCOND987			RCOND988	RCOND989	RCOND990	RCONS503	
		173,370	-1,618	28,336			38,108	12,349	95,509	135	



### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
		RCONS505	RCONS506	RCONS507			RCONS510	RCONH300
11. Total balance sheet assets.....		0	0	0			0	551

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
	RCOND991	RCOND992	RCOND993				RCOND994	RCOND995	RCOND996	RCONS511
12. Financial standby letters of credit.....	11	11	0				0	0	11	0
	RCOND997	RCOND998	RCOND999				RCONG603	RCONG604	RCONG605	RCONS512
13. Performance standby letters of credit and transaction-related contingent items.....	5,192	2,596	0				0	0	2,596	0
	RCONG606	RCONG607	RCONG608				RCONG609	RCONG610	RCONG611	RCONS513
14. Commercial and similar letters of credit with an original maturity of one year or less.....	0	0	0				0	0	0	0
	RCONG612	RCONG613	RCONG614				RCONG615	RCONG616	RCONG617	RCONS514
15. Retained recourse on small business obligations sold with recourse.....	0	0	0				0	0	0	0

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
	RCONS515	RCONS516	RCONS517	RCONS518	RCONS519		RCONS520	RCONS521	RCONS522	RCONS523
16. Repo-style transactions.....	0	0	0	0	0		0	0	0	0
	RCONG618	RCONG619	RCONG620				RCONG621	RCONG622	RCONG623	RCONS524
17. All other off-balance sheet liabilities.....	0	0	0				0	0	0	0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
18. Unused commitments:											18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCONS525	RCONS526	RCONS527				RCONS528	RCONS529	RCONS530	RCONS531	18.a.
	0	0	0				0	0	0	0	18.a.
b. Original maturity of one year or less to ABCP conduits											18.b.
c. Original maturity exceeding one year.....	RCONG624	RCONG625	RCONG626				RCONG627	RCONG628	RCONG629	RCONS539	18.c.
	6,352	3,176	0				0	0	3,176	0	18.c.
19. Unconditionally cancelable commitments.....	RCONS540	RCONS541									19.
	0	0									19.
20. Over-the-counter derivatives.....		RCONS542	RCONS543			RCONS544	RCONS545	RCONS546	RCONS547	RCONS548	20.
		0	0			0	0	0	0	0	20.
21. Centrally cleared derivatives.....		RCONS549	RCONS550	RCONS551	RCONS552		RCONS554	RCONS555	RCONS556	RCONS557	21.
		0	0	0	0		0	0	0	0	21.
22. Unsettled transactions (failed trades).....	RCONH191		RCONH193				RCONH194	RCONH195	RCONH196	RCONH197	22.
	0		0				0	0	0	0	22.

**Schedule RC-R Part II - Risk-Weighted Assets**

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions.....				RCONH301	RCONH302	16.
				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						18.

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				RCONH303 0	RCONH304 0	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year.....				RCONH307 0	RCONH308 0	18.c.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades).....	RCONH198 0	RCONH199 0	RCONH200 0			22.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands									
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCONG630 28,336	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 38,108	RCONG632 12,349	RCONG633 101,292	RCONS561 135	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 7,622	RCONG636 6,175	RCONG637 101,292	RCONS572 203	25.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
Dollar amounts in thousands							
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONS563	RCONS564	RCONS565	RCONS566	RCONS567	RCONS568
		0	0	0	0	0	0
24. Risk weight factor							
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONS574	RCONS575	RCONS576	RCONS577	RCONS578	RCONS579
		0	0	0	0	0	0

## Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	<b>115,843</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	<b>0</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve.....	RCONB704	<b>115,843</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	<b>387</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	<b>115,456</b>	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	<b>0</b>	M.1.

## Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

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

	(Column A) With a remaining maturity of One year or less	(Column B) With a remaining maturity of Over one year through five years	(Column C) With a remaining maturity of Over five years
Dollar amounts in thousands			
	RCONS621	RCONS622	RCONS623
g. Other.....	0	0	0

M.3.g.

### Schedule RC-S - Servicing Securitization and Asset Sale Activities

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





## Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

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

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	NR	NR	NR	M.1.a.
b. Interest-bearing deposits.....	NR	NR	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	NR	NR	NR	M.1.c.
d. State, county, and municipal obligations.....	NR	NR	NR	M.1.d.
e. Money market mutual funds.....	NR	NR	NR	M.1.e.
f. Equity mutual funds.....	NR	NR	NR	M.1.f.
g. Other mutual funds.....	NR	NR	NR	M.1.g.
h. Common trust funds and collective investment funds.....	NR	NR	NR	M.1.h.
i. Other short-term obligations.....	NR	NR	NR	M.1.i.
j. Other notes and bonds.....	NR	NR	NR	M.1.j.

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	
k. Investments in unregistered funds and private equity investments.....	RCONJ293 NR	RCONJ294 NR	RCONJ295 NR	M.1.k.
l. Other common and preferred stocks.....	RCONJ296 NR	RCONJ297 NR	RCONJ298 NR	M.1.l.
m. Real estate mortgages.....	RCONJ299 NR	RCONJ300 NR	RCONJ301 NR	M.1.m.
n. Real estate.....	RCONJ302 NR	RCONJ303 NR	RCONJ304 NR	M.1.n.
o. Miscellaneous assets.....	RCONJ305 NR	RCONJ306 NR	RCONJ307 NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCONJ308 NR	RCONJ309 NR	RCONJ310 NR	M.1.p.

### Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

### Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:			M.2.
a. Corporate and municipal trusteeships.....	RCONB927 NR	RCONB928 NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default....	RCONJ313 NR	RCONJ314 NR	M2a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929 NR		M.2.b.

### Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:					
		RIADB947	RIADB948	RIADB949	M.4.
a. Personal trust and agency accounts.....	NR	NR	NR	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	NR	NR	NR	NR	M.4.b.
		RIADB953	RIADB954	RIADB955	
c. Investment management agency accounts.....	NR	NR	NR	NR	M.4.c.
		RIADB956	RIADB957	RIADB958	
d. Other fiduciary accounts and related services.....	NR	NR	NR	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).....	NR	NR	NR	NR	M.4.e.

## Schedule RC-V - Variable Interest Entities

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

Dollar amounts in thousands	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
	RCONK018	RCONK019	RCONK020	
b. Derivative trading liabilities.....	0	0	0	2.b.
	RCONK021	RCONK022	RCONK023	
c. Commercial paper.....	0	0	0	2.c.
	RCONK024	RCONK025	RCONK026	
d. Other borrowed money (exclude commercial paper).....	0	0	0	2.d.
	RCONK027	RCONK028	RCONK029	
e. Other liabilities.....	0	0	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	0	0	0	3.
	RCONK030	RCONK031	RCONK032	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	0	0	0	4.
	RCONK033	RCONK034	RCONK035	
	0	0	0	

## General Instructions

Dollar amounts in thousands			
1. Who Must Report on What Forms			1.
a. Close of Business			1.a.
b. Frequency of Reporting			1.b.
c. Differences in Detail of Reports			1.c.
d. Shifts in Reporting Status			1.d.
2. Organization of the Instruction Books			2.
3. Preparation of the Reports			3.
4. Signatures			4.
a. Officer Declaration			4.a.
b. Director Attestation			4.b.
5. Submission of the Reports			5.
a. Submission Date			5.a.
b. Amended Reports			5.b.
6. Retention of Reports			6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports			7.
a. Exclusions from the Coverage of the Consolidated Report			7.a.
8. Rules of Consolidation			8.
9. Reporting by Type of Office (For banks with foreign offices)			9.
10. Publication Requirements for the Report of Condition			10.
11. Release of Individual Bank Reports			11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements			12.
13. Accrual Basis Reporting			13.
14. Miscellaneous General Instructions			14.
a. Rounding			14.a.
b. Negative Entries			14.b.
c. Verification			14.c.
d. Transactions Occurring Near the End of a Reporting Period			14.d.
15. Separate Branch Reports			15.

## Glossary

Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
4. Accounting Errors, Corrections of			4.
5. Accounting Estimates, Changes in			5.
6. Accounting Principles, Changes in			6.
7. Accrued Interest Receivable Related to Credit Card Securitizations			7.
8. Acquisition, Development, or Construction (ADC) Arrangements			8.
9. Agreement Corporation			9.
10. Allowance for Loan and Lease Losses			10.
11. Applicable Income Taxes			11.
12. Associated Company			12.
13. ATS Account			13.
14. Bankers Acceptances			14.
a. Bank-Owned Life Insurance			14.a.
15. Banks, U.S. and Foreign			15.
16. Banks in Foreign Countries			16.
17. Bill-of-Lading Draft			17.
18. Borrowings and Deposits in Foreign Offices			18.
19. Brokered Deposits			19.
20. Broker's Security Draft			20.
21. Business Combinations			21.
22. Call Option			22.
a. Capital Contributions of Cash and Notes Receivable			22.a.
23. Capitalization of Interest Costs			23.
24. Carrybacks and Carryforwards			24.
25. Cash Management Arrangements			25.
26. Certificate of Deposit			26.
27. Changes in Accounting Estimates			27.
28. Changes in Accounting Principles			28.
29. Clearing Accounts			29.
30. Commercial Banks in the U.S.			30.
31. Commercial Letter of Credit			31.
32. Commercial Paper			32.
33. Commodity or Bill-of-Lading Draft			33.
34. Common Stock of Unconsolidated Subsidiaries, Investments in			34.
35. Continuing Contract			35.
36. Corporate Joint Venture			36.
37. Corrections of Accounting Errors			37.
38. Coupon Stripping, Treasury Receipts, and STRIPS			38.
39. Custody Account			39.
40. Dealer Reserve Account			40.
a. Deferred Compensation Agreements			40.a.
41. Deferred Income Taxes			41.
a. Defined Benefit Postretirement Plans			41.a.
42. Demand Deposits			42.
43. Depository Institutions in the U.S.			43.
44. Deposits			44.
45. Derivative Contracts			45.

Dollar amounts in thousands

a. Discounts			45.a.
46. Dividends			46.
47. Domestic Office			47.
48. Domicile			48.
49. Due Bills			49.
50. Edge and Agreement Corporation			50.
a. Equity-Indexed Certificates of Deposit			50.a.
51. Equity Method of Accounting			51.
52. Extinguishments of Liabilities			52.
53. Extraordinary Items			53.
54. Fails			54.
a. Fair Value			54.a.
55. Federal Funds Transactions			55.
56. Federally-Sponsored Lending Agency			56.
57. Fees, Loan			57.
58. Foreclosed Assets			58.
59. Foreign Banks			59.
60. Foreign Currency Transactions and Translation			60.
61. Foreign Debt Exchange Transactions			61.
62. Foreign Governments and Official Institutions			62.
63. Foreign Office			63.
64. Forward Contracts			64.
65. Functional Currency			65.
66. Futures Contracts			66.
67. Goodwill			67.
68. Hypothecated Deposit			68.
69. IBF			69.
70. Income Taxes			70.
71. Intangible Assets			71.
72. Interest-Bearing Account			72.
73. Interest Capitalization			73.
74. Interest Rate Swaps			74.
75. Internal-Use Computer Software			75.
76. International Banking Facility (IBF)			76.
77. Interoffice Accounts			77.
78. Investments in Common Stock of Unconsolidated Subsidiaries			78.
79. Joint Venture			79.
80. Lease Accounting			80.
81. Letter of Credit			81.
82. Limited-Life Preferred Stock			82.
83. Loan			83.
84. Loan Fees			84.
85. Loan Impairment			85.
86. Loan Secured by Real Estate			86.
87. Loss Contingencies			87.
88. Majority-Owned Subsidiary			88.
89. Mandatory Convertible Debt			89.
91. Mergers			91.
92. Money Market Deposit Account (MMDA)			92.
93. Nonaccrual Status			93.
94. Noninterest-Bearing Account			94.



Dollar amounts in thousands

95. Nontransaction Account			95.
96. NOW Account			96.
97. Offsetting			97.
98. One-Day Transaction			98.
99. Option			99.
100. Organization Costs			100.
101. Other Depository Institutions in the U.S.			101.
102. Other Real Estate Owned			102.
103. Overdraft			103.
104. Participations			104.
105. Participations in Acceptances			105.
106. Participations in Pools of Securities			106.
107. Pass-through Reserve Balances			107.
108. Perpetual Preferred Stock			108.
109. Placements and Takings			109.
110. Pooling of Interests			110.
111. Preauthorized Transfer Account			111.
112. Preferred Stock			112.
113. Premiums and Discounts			113.
114. Purchase Acquisition			114.
a. Purchased Impaired Loans and Debt Securities			114.a.
115. Put Option			115.
116. Real Estate ADC Arrangements			116.
117. Real Estate, Loan Secured By			117.
118. Reciprocal Balances			118.
119. Renegotiated Troubled Debt			119.
120. Reorganizations			120.
121. Repurchase/Resale Agreements			121.
122. Reserve Balances, Pass-through			122.
123. Retail Sweep Arrangements			123.
124. Sales of Assets for Risk-Based Capital Purposes			124.
125. Savings Deposits			125.
126. Securities Activities			126.
127. Securities Borrowing/Lending Transactions			127.
128. Securities, Participations in Pools of			128.
129. Servicing Assets and Liabilities			129.
130. Settlement Date Accounting			130.
131. Shell Branches			131.
132. Short Position			132.
133. Significant Subsidiary			133.
134. Standby Letter of Credit			134.
135. Start-Up Activities			135.
136. STRIPS			136.
137. Subordinated Notes and Debentures			137.
138. Subsidiaries			138.
139. Suspense Accounts			139.
140. Syndications			140.
141. Telephone Transfer Account			141.
142. Term Federal Funds			142.
143. Time Deposits			143.
144. Trade Date and Settlement Date Accounting			144.

Dollar amounts in thousands

145. Trading Account			145.
146. Transction Account			146.
147. Transfers of Financial Assets			147.
148. Traveler's Letter of Credit			148.
149. Treasury Receipts			149.
150. Treasury Stock			150.
151. Troubled Debt Restructurings			151.
152. Trust Preferred Securities			152.
153. U.S. Banks			153.
154. U.S. Territories and Possessions			154.
155. Valuation Allowance			155.
156. When-Issued Securities Transactions			156.