March 31, 2018

CALL REPORT FORM 041

Insured Commercial Banks and FDIC-Supervised Savings Banks

For national and state nonmember banks all questions pertaining to the enclosed forms and their completion should be directed to the FDIC Call Reports Analysis Section, telephone toll-free (800) 688-3342

Federal Deposit Insurance Corporation
Call Reports Analysis Section
550 17th Street, NW, Room F-5083
Washington, DC 20429

For state member banks, all questions pertaining to the enclosed forms and their completion should be directed to your Federal Reserve District Bank.

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

Federal Financial Institutions Examination Council

Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only—FFIEC 041

Report at the close of business March 31, 2018 (20180331)
(RCON 9999)

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

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.
This report form is to be filed by banks with domestic offices only except those banks that file the FFIEC 051 Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

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

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Submission of Reports

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

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

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

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

Fiduciary Partners Trust Company
Legal Title of Bank (RSSD 9017)

Appleton
City (RSSD 9130)

WI **54914**
State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

FDIC Certificate Number 17287
(RSSD 9050)

Legal Entity Identifier (LEI) (RCON9224)
(Report only if your institution already has an LEI.)

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

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

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

Contact Information for the Report of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports	**Other Person to Whom Questions about the Reports Should be Directed**
RYAN VALENTINE	**JANICE BREITBACH**
Name (TEXTC490)	Name (TEXTC495)
VICE PRESIDENT, CFO	**BUSINESS MANAGER**
Title (TEXTC491)	Title (TEXTC496)
RVALENTINE@FIDUCIARYPARTNERS.COM	**JBREITBACH@FIDUCIARYPARTNERS.COM**
E-Mail Address (TEXTC492)	E-Mail Address (TEXT4086)
920-380-9960	**920-380-9960**
Area Code / Phone Number / Extension (TEXTC493)	Area Code / Phone Number / Extension (TEXT8902)
Area Code / Fax Number (TEXTC494)	Area Code / Fax Number (TEXT9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer	
NONE	
Name (TEXT FT42)	Area Code / Phone Number / Extension (TEXT FT43)
E-mail Address (TEXT FT44)	Area Code / Fax Number (TEXT FT45)

Emergency Contact Information

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

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

Primary Contact	**Secondary Contact**
PETER ROGERS	**RICHARD GAMBLE**
Name (TEXT C366)	Name (TEXT C371)
PRESIDENT	**VICE PRESIDENT**
Title (TEXT C367)	Title (TEXT C372)
PROGERS@FIDUCIARYPARTNERS.COM	**RGAMBLE@FIDUCIARYPARTNERS.COM**
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
920-380-9960	**920-380-9960**
Area Code / Phone Number / Extension (TEXT C369)	Area Code / Phone Number / Extension (TEXT C374)
Area Code / Fax Number (TEXT C370)	Area Code / Fax Number (TEXT C375)

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

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

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

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

Primary Contact

RYAN VALENTINE
Name (TEXT C437)

VICE PRESIDENT, CFO
Title (TEXT C438)

RVALENTINE@FIDUCIARYPARTNERS.COM
E-Mail Address (TEXT C439)

920-380-9960
Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

JANICE BREITBACH
Name (TEXT C442)

BUSINESS MANAGER
Title (TEXT C443)

JBREITBACH@FIDUCIARYPARTNERS.COM
E-Mail Address (TEXT C444)

920-380-9960
Area Code / Phone Number / Extension (TEXT C445)

Third Contact

PETER ROGERS
Name (TEXT C870)

PRESIDENT
Title (TEXT C871)

PROGERS@FIDUCIARYPARTNERS.COM
E-mail Address (TEXT C872)

920-380-9960
Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

RICHARD GAMBLE
Name (TEXT C875)

VICE PRESIDENT
Title (TEXT C876)

RGAMBLE@FIDUCIARYPARTNERS.COM
E-mail Address (TEXT C877)

920-380-9960
Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income
for the period January 1, 2018 — March 31, 2018

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1–4 family residential properties	RIAD4435	0	1.a.(1)(a)
(b) All other loans secured by real estate	RIAD4436	0	1.a.(1)(b)
(2) Commercial and industrial loans	RIAD4012	0	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RIADB485	0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans and other consumer loans)	RIADB486	0	1.a.(3)(b)
(4) Not applicable			
(5) All other loans (1)	RIAD4058	0	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	0	1.a.(6)
b. Income from lease financing receivables	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	RIAD4115	0	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	0	1.d.(1)
(2) Mortgage-backed securities	RIADB489	0	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	5	1.d.(3)
e. Not applicable.			
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	0	1.f.
g. Other interest income	RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107	5	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	0	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	RIAD0093	0	2.a.(2)(a)
(b) Time deposits of $250,000 or less	RIADHK03	0	2.a.(2)(b)
(c) Time deposits of more than $250,000	RIADHK04	0	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	0	2.c.

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

Schedule RI—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Year-to-date Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			RIAD4073	0	2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	5			3.
4. Provision for loan and lease losses	RIAD4230	0			4.
5. Noninterest income:					
a. Income from fiduciary activities(1)			RIAD4070	1,145	5.a.
b. Service charges on deposit accounts			RIAD4080	0	5.b.
c. Trading revenue(2)			RIADA220	0	5.c.
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					
i. Net gains (losses) on sales of loans and leases			RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned			RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets(3)			RIADB496	0	5.k.
l. Other noninterest income*			RIADB497	0	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	1,145			5.m.
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:					
a. Salaries and employee benefits			RIAD4135	759	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			RIAD4217	63	7.b.
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	179	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	1,001			7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIADHT69	149			8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4)	RIADHT70	0			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a. and 8.b.)	RIAD4301	149			8.
9. Applicable income taxes (on item 8)	RIAD4302	0			9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9)	RIAD4300	149			10.
11. Discontinued operations, net of applicable income taxes*	RIADFT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	149			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	149			14.

* Describe on Schedule RI-E—Explanations

1. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
4. **Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	0	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets (1)			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	0	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	Number 27	M.5.
Memorandum item 6 is to be completed by:(1) *• banks with $300 million or more in total assets, and* *• banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.*			
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	Amount 0	M.6.
7. If the reporting institution has applied (see instructions)(2) push down accounting this calendar year, report the date of the institution's acquisition(2)	RIAD9106	Date	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) *Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $10 million or more for any quarter of the preceding calendar year.*	RIAD	Amount	
a. Interest rate exposures	RIAD8757	0	M.8.a.
b. Foreign exchange exposures	RIAD8758	0	M.8.b.
c. Equity security and index exposures	RIAD8759	0	M.8.c.
d. Commodity and other exposures	RIAD8760	0	M.8.d.
e. Credit exposures	RIADF186	0	M.8.e.
Memorandum items 8.f through 8.h are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.(1)			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross credit valuation adjustment (CVA)	RIADFT36	0	M.8.f.(1)
(2) CVA hedge	RIADFT37	0	M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross debit valuation adjustment (DVA)	RIADFT38	0	M.8.g.(1)
(2) DVA hedge	RIADFT39	0	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA	RIADFT40	0	M.8.h.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018, would report 20180301.

Schedule RI—Continued

Memoranda—Continued Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets.(1)			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	0	M.9.b.
10. To be completed by banks with $300 million or more in total assets: (1)			
Credit losses on derivatives (see instructions)	RIADA251	0	M.10.
	RIAD	Yes No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	N	M.11.
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	0	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	RIADF551	0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	0	M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)	RIADJ321	0	M.14.
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets(1) that answered "Yes" to Schedule RC-E, Memorandum item 5.			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH032	0	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	0	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	0	M.15.c.
d. All other service charges on deposit accounts	RIADH035	0	M.15.d.

1. The asset size tests are based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	2,154	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from RI-E, item 4) *	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	2,154	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	149	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0	5.
6. Treasury stock transactions, net	RIADB510	0	6.
7. Changes incident to business combinations, net	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	0	9.
10. Other comprehensive income(1)	RIADB511	0	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	2,303	12.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(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) 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:					
(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) 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. and 3. Not applicable.					
4. Commercial and industrial loans	RIAD4638	0	RIAD4608	0	4.

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

Schedule RI-B—Continued

Part I.—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans	RIADK129	0	RIADK133	0	5.b.
c. Other (includes and revolving credit plans other than credit cards and other consumer loans)	RIADK205	0	RIADK206	0	5.c.
6. Not applicable					
7. All other loans (2)	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8)	RIAD4635	0	RIAD4605	0	9.

1 Include write-downs arising from transfers of loans to the held-for-sale account.
2 Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks,", "Loans to finance agricultural production and other loans to farmers", "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	0	RIAD5410	0	M.1.
2. Memorandum items 2.a. through 2.d. are to be completed by banks with $300 million or more in total assets:(2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	0	RIAD4662	0	M.2.a.
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	0	RIAD4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	RIADF185	0	RIADF187	0	M.2.d.
3. Memorandum item 3 is to be completed by:(2) *• banks with $300 million or more in total assets, and* *• banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:* Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0	M.3.

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

	Calendar year-to-date RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	0	M.4.

1. Include write-downs arising from transfers of loans to the held-for-sale account.
2. The $300 million asset size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Amount	
1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	0	1.
2. Recoveries (must equal part I, item 9, column B above)	RIAD4605	0	2.
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, Part II, item 4.)	RIADC079	0	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4.)	RIAD4230	0	5.
6. Adjustments* (see instructions for this schedule) (from RI-E, item 6.a. and 6.b.)	RIADC233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	0	7.

_____

* Describe on Schedule RI-E - Explanations.

Memoranda — Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	0	M.3.
Memorandum item 4 is to be completed by all banks.			
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7., above)	RIADC781	0	M.4.

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

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

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment 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)		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. Real estate loans:													
a. Construction loans	RCONM708	0	RCONM709	0	RCONM710	0	RCONM711	0	RCONM712	0	RCONM713	0	1.a.
b. Commercial real estate loans	RCONM714	0	RCONM715	0	RCONM716	0	RCONM717	0	RCONM719	0	RCONM720	0	1.b.
c. Residential real estate loans	RCONM721	0	RCONM722	0	RCONM723	0	RCONM724	0	RCONM725	0	RCONM726	0	1.c.
2. Commercial loans (2)	RCONM727	0	RCONM728	0	RCONM729	0	RCONM730	0	RCONM731	0	RCONM732	0	2.
3. Credit cards	RCONM733	0	RCONM734	0	RCONM735	0	RCONM736	0	RCONM737	0	RCONM738	0	3.
4. Other consumer loans	RCONM739	0	RCONM740	0	RCONM741	0	RCONM742	0	RCONM743	0	RCONM744	0	4.
5. Unallocated, if any							RCONM745	0					5.
6. Total (for each column, sum of items 1.a through 5) (3)	RCONM746	0	RCONM747	0	RCONM748	0	RCONM749	0	RCONM750	0	RCONM751	0	6.

1. The $1 billion asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
3. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands		Year-to-date RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l)				
Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 5.l.:				
a. Income and fees from the printing and sale of checks		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. Income and fees from wire transfers (not reportable as service charges on deposit accounts)		RIADT047	0	1.i.
j. TEXT4461		RIAD4461	0	1.j.
k. TEXT4462		RIAD4462	0	1.k.
l. TEXT4463		RIAD4463	0	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, items 7.d.:				
a. Data processing expenses		RIADC017	40	2.a.
b. Advertising and marketing expenses		RIAD0497	19	2.b.
c. Directors' fees		RIAD4136	0	2.c.
d. Printing, stationery, and supplies		RIADC018	44	2.d.
e. Postage		RIAD8403	11	2.e.
f. Legal fees and expenses		RIAD4141	4	2.f.
g. FDIC deposit insurance assessments		RIAD4146	0	2.g.
h. Accounting and auditing expenses		RIADF556	19	2.h.
i. Consulting and advisory expenses		RIADF557	13	2.i.
j. Automated teller machine (ATM) and interchange expenses		RIADF558	0	2.j.
k. Telecommunications expenses		RIADF559	6	2.k.
l. Other real estate owned expenses		RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)		RIADY924	23	2.m.
n. TEXT4464		RIAD4464	0	2.n.
o. TEXT4467		RIAD4467	0	2.o.
p. TEXT4468		RIAD4468	0	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):				
a. (1) TEXTFT29		RIADFT29	0	3.a.(1)
(2) Applicable income tax effect	RIADFT30 0			3.a.(2)
b. (1) TEXTFT31		RIADFT31	0	3.b.(1)
(2) Applicable income tax effect	RIADFT32 0			3.b.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands		RIAD	Year-to-date Amount	
4. Cumulative effect of changes in account-principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	TEXTB526	RIADB526	0	4.a.
b.	TEXTB527	RIADB527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT4498	RIAD4498	0	5.a.
b.	TEXT4499	RIAD4499	0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6.) (itemize and describe all adjustments):				
a.	TEXT4521	RIAD4521	0	6.a.
b.	TEXT4522	RIAD4522	0	6.b.

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

	RIAD	Yes No	
Comments?.....	RIAD4769	N	7.

Other explanations (please type or print clearly): Please enter no more than 75 characters a line. (TEXT 4769)

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2018

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCON	Amount	
ASSETS					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			RCON0081	**452**	1.a.
b. Interest-bearing balances (2)			RCON0071	**8**	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			RCON1754	**1,800**	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			RCON1773	**0**	2.b.
c. Equity securities with readily determinable fair values not held for trading (3)			RCONJA22	**0**	
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			RCONB987	**0**	3.a.
b. Securities purchased under agreements to resell (4)			RCONB989	**0**	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			RCON5369	**0**	4.a.
b. Loans and leases, held for investment	RCONB528	**0**			4.b.
c. LESS: Allowance for loan and lease losses (from RI-B, Part II, item 7.)	RCON3123	**0**			4.c.
d. Loans and leases, held for investment, net of allowance (item 4.b minus 4.c)			RCONB529	**0**	4.d.
5. Trading assets (from Schedule RC-D if completed)			RCON3545	**0**	5.
6. Premises and fixed assets (including capitalized leases)			RCON2145	**31**	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:					
a. Goodwill			RCON3163	**4**	10.a.
b. Other intangible assets (from Schedule RC-M)			RCON0426	**0**	10.b.
11. Other assets (from Schedule RC-F)			RCON2160	**18**	11.
12. Total assets (sum of items 1 through 11)			RCON2170	**2,313**	12.
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			RCON2200	**0**	13.a.
(1) Noninterest-bearing (5)	RCON6631	**0**			13.a.(1)
(2) Interest-bearing	RCON6636	**0**			13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (6)			RCONB993	**0**	14.a.
b. Securities sold under agreements to repurchase (7)			RCONB995	**0**	14.b.
15. Trading liabilities (from Schedule RC-D if completed)			RCON3548	**0**	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCON3190	**0**	16.
17. and 18. Not applicable.					
19. Subordinated notes and debentures (8)			RCON3200	**0**	19.

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. **Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**
4. Includes all securities resale agreements, regardless of maturity.
5. Includes noninterest-bearing demand, time, and savings deposits.
6. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
7. Includes all securities repurchase agreements, regardless of maturity.
8. Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Amount	
Liabilities—continued			
20. Other liabilities (from Schedule RC-G)	RCON2930	**10**	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	**10**	21.
22. Not applicable.			
EQUITY CAPITAL			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	RCON3838	**0**	23.
24. Common stock	RCON3230	**1**	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON3839	**1,773**	25.
26. a. Retained earnings	RCON3632	**529**	26.a.
b. Accumulated other comprehensive income (1)	RCONB530	**0**	26.b.
c. Other equity capital components (2)	RCONA130	**0**	26.c.
27. a. Total equity capital (sum of items 23 through 26.c.)	RCON3210	**2,303**	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	**2,303**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	**2,313**	29.

Memoranda

To be reported with the March Report of Condition.

	RCON	Number	
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 2017	RCON6724	**4**	M.1.

1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.

1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.

2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

3 = This number is not to be used.

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

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

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

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

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

Dollar Amounts in Thousands	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	RCON0020	0	1.a.
b. Currency and coin	RCON0080	0	1.b.
2. Balances due from depository institutions in the U.S:			
a. U.S. branches and agencies of foreign banks	RCON0083	0	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	0	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	RCON0073	0	3.a.
b. Other banks in foreign countries and foreign central banks	RCON0074	0	3.b.
4. Balances due from Federal Reserve Banks	RCON0090	0	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	0	5.

1. The $300 million asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies(1)	RCON1289	0	RCON1290	0	RCON1291	0	RCON1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies(2)	RCON1294	0	RCON1295	0	RCON1297	0	RCON1298	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	1,800	RCON8497	1,777	RCON8498	0	RCON8499	0	3.

1 Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.
2 Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	RCONG300	0	RCONG301	0	RCONG302	0	RCONG303	0	4.a.(1)
(2) Issued by FNMA and FHLMC	RCONG304	0	RCONG305	0	RCONG306	0	RCONG307	0	4.a.(2)
(3) Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONG312	0	RCONG313	0	RCONG314	0	RCONG315	0	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.(2)
(3) All other residential MBS	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.(3)
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4.c.(1)(a)
(b) Other pass-through securities	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.(1)(b)

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

Schedule RC-B—Continued

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4.c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.(2)(a)
(b) All other commercial MBS	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products:									
(1) Cash	RCONG336	0	RCONG337	0	RCONG338	0	RCONG339	0	5.b.(1)
(2) Synthetic	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0	5.b.(2)
(3) Hybrid	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0	5.b.(3)
6. Other debt securities:									
a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)(3)					RCONA510	0	RCONA511	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON1754	1,800	RCON1771	1,777	RCON1772	0	RCON1773	0	8.

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
2. Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.
3. **Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities (1)	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (1)(2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:(3),(4)			
(1) Three months or less	RCONA549	75	M.2.a.(1)
(2) Over three months through 12 months	RCONA550	226	M.2.a.(2)
(3) Over one year through three years	RCONA551	614	M.2.a.(3)
(4) Over three years through five years	RCONA552	670	M.2.a.(4)
(5) Over five years through 15 years	RCONA553	211	M.2.a.(5)
(6) Over 15 years	RCONA554	0	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:(3),(5)			
(1) Three months or less	RCONA555	0	M.2.b.(1)
(2) Over three months through 12 months	RCONA556	0	M.2.b.(2)
(3) Over one year through three years	RCONA557	0	M.2.b.(3)
(4) Over three years through five years	RCONA558	0	M.2.b.(4)
(5) Over five years through 15 years	RCONA559	0	M.2.b.(5)
(6) Over 15 years	RCONA560	0	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less	RCONA561	0	M.2.c.(1)
(2) Over three years	RCONA562	0	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	0	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	RCON8782	0	M.4.a.
b. Fair value	RCON8783	0	M.4.b.

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

Schedule RC-B—Continued

Memoranda—Continued

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets.(1)									
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a.):									
a. Credit card receivables	RCONB838	0	RCONB839	0	RCONB840	0	RCONB841	0	M.5.a.
b. Home equity lines	RCONB842	0	RCONB843	0	RCONB844	0	RCONB845	0	M.5.b.
c. Automobile loans	RCONB846	0	RCONB847	0	RCONB848	0	RCONB849	0	M.5.c.
d. Other consumer loans	RCONB850	0	RCONB851	0	RCONB852	0	RCONB853	0	M.5.d.
e. Commercial and industrial loans	RCONB854	0	RCONB855	0	RCONB856	0	RCONB857	0	M.5.e.
f. Other	RCONB858	0	RCONB859	0	RCONB860	0	RCONB861	0	M.5.f.

1. The $1 billion asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Amount	Held-to-maturity (Column B) Fair Value RCON	Amount	Available-for-sale (Column C) Amortized Cost RCON	Amount	Available-for-sale (Column D) Fair Value RCON	Amount	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	RCONG348	0	RCONG349	0	RCONG350	0	RCONG351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG352	0	RCONG353	0	RCONG354	0	RCONG355	0	M.6.b.
c. Corporate and similar loans	RCONG356	0	RCONG357	0	RCONG358	0	RCONG359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	RCONG360	0	RCONG361	0	RCONG362	0	RCONG363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	0	RCONG365	0	RCONG366	0	RCONG367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCONG368	0	RCONG369	0	RCONG370	0	RCONG371	0	M.6.f.
g. Other collateral or reference assets	RCONG372	0	RCONG373	0	RCONG374	0	RCONG375	0	M.6.g.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets(1) RCON	Amount	(Column B) To Be Completed by All Banks RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans			RCONF158	0	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	0	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420	0	1.b.
c. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit			RCON1797	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens			RCON5367	0	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			RCON1288	0	2.
a. To commercial banks in the U.S.	RCONB531	0			2.a.
b. To other depository institutions in the U.S.	RCONB534	0			2.b.
c. To banks in foreign countries	RCONB535	0			2.c.
3. Loans to finance agricultural production and other loans to farmers			RCON1590	0	3.
4. Commercial and industrial loans			RCON1766	0	4.
a. To U.S. addressees (domicile)	RCON1763	0			4.a.
b. To non-U.S. addressees (domicile)	RCON1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			RCONB538	0	6.a.
b. Other revolving credit plans			RCONB539	0	6.b.
c. Automobile loans			RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			RCONK207	0	6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			RCON2107	0	8.

1. The $300 million asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I.—Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1) RCON	Amount	(Column B) To Be Completed by All Banks RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			RCONJ454	0	9.a.
b. Other loans			RCONJ464	0	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	0			9.b.(1)
(2) All other loans (exclude consumer loans)	RCONJ451	0			9.b.(2)
10. Lease financing receivables (net of unearned income)			RCON2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	0			10.a.
b. All other leases	RCONF163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above			RCON2123	0	11.
12. Total loans and leases, held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			RCON2122	0	12.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	RCONK158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties	RCONF576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK162	0	M1.d.(2)
e. Commercial and industrial loans	RCONK256	0	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets.(1) (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):			
(1) To U.S. addressees (domicile)	RCONK163	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK165	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):			
(1) Loans secured by farmland	RCONK166	0	M.1.f.(1)
(2) Not applicable			

1. The $300 million asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands			RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCONK098	0			M.1.f.(4)(a)
(b) Automobile loans	RCONK203	0			M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK204	0			M.1.f.(4)(c)
Memorandum item 1.f.(5) is to be completed by: (1)					
• Banks with $300 million or more in total assets					
• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans					
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f. above	RCONK168	0			M.1.f.(5)
1.g Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)			RCONHK25	0	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2),(3)					
(1) Three months or less			RCONA564	0	M.2.a.(1)
(2) Over three months through 12 months			RCONA565	0	M.2.a.(2)
(3) Over one year through three years			RCONA566	0	M.2.a.(3)
(4) Over three years through five years			RCONA567	0	M.2.a.(4)
(5) Over five years through 15 years			RCONA568	0	M.2.a.(5)
(6) Over 15 years			RCONA569	0	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2),(4)					
(1) Three months or less			RCONA570	0	M.2.b.(1)
(2) Over three months through 12 months			RCONA571	0	M.2.b.(2)
(3) Over one year through three years			RCONA572	0	M.2.b.(3)
(4) Over three years through five years			RCONA573	0	M.2.b.(4)
(5) Over five years through 15 years			RCONA574	0	M.2.b.(5)
(6) Over 15 years			RCONA575	0	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	0	M.2.c.

1. The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2017, Report of Condition.
2. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.
3. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
4. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9 column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

Schedule RC-C—Continued

Part I.—Continued

Memoranda - Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, col B (1)	RCON2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	0	M.4.
5. To be completed by banks with $300 million or more in total assets: (2) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	RCONB837	0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	0	M.6.
Memorandum item 7 is to be completed by all banks.			
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance	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:			
a. Total carrying 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 (b))	RCONF230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2017, that exceeded the lesser of $100 million or 5 percent of total loans and leases, held for investment and held for sale (as reported in Schedule RC-C, part I, item 12, column B).			
Does your bank meet the requirements to complete M.8.b. and M.8.c? Enter Y or N	N		
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties (5)	RCONF231	0	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232	0	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. and 11. Not applicable

1. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.
2. The $300 million asset size test are generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda - Continued

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		
	RCON	Amount	RCON	Amount	RCON	Amount	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	RCONG091	0	RCONG092	0	RCONG093	0	M.12.a.
b. Commercial and industrial loans	RCONG094	0	RCONG095	0	RCONG096	0	M.12.b.
c. Loans to individuals for household, family, and other expenditures	RCONG097	0	RCONG098	0	RCONG099	0	M.12.c.
d. All other loans and all leases	RCONG100	0	RCONG101	0	RCONG102	0	M.12.d.

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 13 to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a.) as of December 31, 2017.			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD RIADG377	0	M.13.b.
Memorandum item 14 is to be completed by all banks	RCON		
14. Pledged loans and leases	RCONG378	0	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	0	M.15.a.(1)
(2) Proprietary reverse mortgages	RCONJ467	0	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	0	M.15.b.(1)
(2) Proprietary reverse mortgages	RCONJ469	0	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:			
		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	0	M.15.c.(1)
(2) Proprietary reverse mortgages	RCONJ471	0	M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.

(2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.

(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

	RCON	YES NO	
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, (1) have original amounts of $100,000 or less Indicate in the box with either a Y or an N	RCON6999	**N**	1.

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

	Number of Loans		
	RCON	Number	
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.)	RCON5562	**0**	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4. (1) (Note: Item 4, (1) divided by the number of loans should NOT exceed $100,000.)	RCON5563	**0**	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of $100,000 or less	RCON5564	**0**	RCON5565	**0**	3.a.
b. With original amounts of more than $100,000 through $250,000	RCON5566	**0**	RCON5567	**0**	3.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5568	**0**	RCON5569	**0**	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 (1)):					
a. With original amounts of $100,000 or less	RCON5570	**0**	RCON5571	**0**	4.a.
b. With original amounts of more than $100,000 through $250,000	RCON5572	**0**	RCON5573	**0**	4.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5574	**0**	RCON5575	**0**	4.c.

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

Schedule RC-C—Continued

Part II.—Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of $100,000 or less

	RCON	YES NO	
Indicate in the box with either a Y or an N	RCON6860	**N**	5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

	Number of Loans		
	RCON	Number	
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.)	RCON5576	**0**	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	RCON5577	**0**	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With original amounts of $100,000 or less	RCON5578	**0**	RCON5579	**0**	7.a.
b. With original amounts of more than $100,000 through $250,000	RCON5580	**0**	RCON5581	**0**	7.b.
c. With original amounts of more than $250,000 through $500,000	RCON5582	**0**	RCON5583	**0**	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					
a. With original amounts of $100,000 or less	RCON5584	**0**	RCON5585	**0**	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

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more in any of the four preceding calendar quarters.
Note: Schedule RC-D is to be completed only by banks with $100 million or more in total assets.

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

LIABILITIES	RCON	Bil Mil Thou	
13.a. Liability for short positions	RCON3546	0	13.a.
b. Other trading liabilities	RCONF624	0	13.b.
14. Derivatives with a negative fair value	RCON3547	0	14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)	RCON3548	0	15.

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

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a. through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF626	0	M.1.a.(2)
(3) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens	RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans	RCONF634	0	M.1.c.(2)
(3) Automobile loans	RCONK200	0	M.1.c.(3)
(4) Other consumer loans	RCONK211	0	M.1.c.(4)
d. Other loans	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due by 90 days or more:			
a. Fair value	RCONF639	0	M.2.a.
b. Unpaid principal balance	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG332	0	M.3.b.
c. Corporate and similar loans	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCONG651	0	M.3.f.
g. Other collateral or reference assets	RCONG652	0	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	RCONG387	0	M.4.a.
b. Pledged loans	RCONG388	0	M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters.			
5. Asset-backed securities:			
a. Credit card receivables	RCONF643	0	M.5.a.
b. Home equity lines	RCONF644	0	M.5.b.
c. Automobile loans	RCONF645	0	M.5.c.
d. Other consumer loans	RCONF646	0	M.5.d.
e. Commercial and industrial loans	RCONF647	0	M.5.e.
f. Other	RCONF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	0	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	RCONF652	0	M.7.a.
b. Other	RCONF653	0	M.7.b.
8. Loans pending securitization	RCONF654	0	M.8.

Schedule RC-D—Continued

Memoranda - Continued

Dollar Amounts in Thousands		RCON	Amount	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $1,000,000 and exceed 25% of the item): (1)				
a.	TEXTF655	RCONF655	0	M.9.a.
b.	TEXTF656	RCONF656	0	M.9.b.
c.	TEXTF657	RCONF657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $1,000,000 and exceed 25% of the item)				
a.	TEXTF658	RCONF658	0	M.10.a.
b.	TEXTF659	RCONF659	0	M.10.b.
c.	TEXTF660	RCONF660	0	M.10.c.

1. Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total Transaction Account (Including Total Demand Deposits) RCON	Amount	Transaction Accounts (Column B) Memo: Total Demand Deposits (1) (Included in Column A) RCON	Amount	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	0			RCONB550	0	1.
2. U.S. Government	RCON2202	0			RCON2520	0	2.
3. States and political subdivisions in the U.S.	RCON2203	0			RCON2530	0	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	0			RCONB552	0	4.
5. Banks in foreign countries	RCON2213	0			RCON2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	0	RCON2210	0	RCON2385	0	7.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	0	M.1.a.
b. Total brokered deposits	RCON2365	0	M.1.b.
c. Brokered deposits of $250,000 or less (fully insured brokered deposits)(2)	RCONHK05	0	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of $250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c. above)	RCONHK06	0	M.1.d.(1)
(2) Not applicable			
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above)	RCONK220	0	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	0	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0	M.1.f.

1. Includes interest-bearing and noninterest-bearing demand deposits.
2. The dollar amounts used as the basis for reporting in Memorandum items 1.c. reflects the deposit insurance limits in effecton the report date.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	RCON6810	0	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	0	M.2.a.(2)
b. Total time deposits of less than $100,000	RCON6648	0	M.2.b.
c. Total time deposits of $100,000 through $250,000	RCONJ473	0	M.2.c.
d. Total time deposits of more than $250,000	RCONJ474	0	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	0	M.2.e.
3. Maturity and repricing data for time deposits of $250,000 or less:			
a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of:(1),(2)			
(1) Three months or less	RCONHK07	0	M.3.a.(1)
(2) Over three months through 12 months	RCONHK08	0	M.3.a.(2)
(3) Over one year through three years	RCONHK09	0	M.3.a.(3)
(4) Over three years	RCONHK10	0	M.3.a.(4)
b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)	RCONHK11	0	M.3.b.
4. Maturity and repricing data for time deposits of more than $250,000			
a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of:(1),(4)			
(1) Three months or less	RCONHK12	0	M.4.a.(1)
(2) Over three months through 12 months	RCONHK13	0	M.4.a.(2)
(3) Over one year through three years	RCONHK14	0	M.4.a.(3)
(4) Over three years	RCONHK15	0	M.4.a.(4)
b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	RCONK222	0	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	Yes No N	M.5.
Memorandum items 6 and 7 are to be completed by institutions with $1 billion or more in total assets(5) that answered "Yes" to Memorandum item 5 above.			
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP753	0	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	0	M.6.b.

1. Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4. Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
5. The $1 billion asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756	0	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757	0	M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	RCONP758	0	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759	0	M.7.b.(2)

Schedule RC-F—Other Assets

Dollar Amounts in Thousands	RCON	Amount	
1. Accrued interest receivable (1)	RCONB556	0	1.
2. Net deferred tax assets (2)	RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security)(3) on:			
a. Mortgage loans	RCONA519	0	3.a.
b. Other financial assets	RCONA520	0	3.b.
4. Equity investments without readily determinable fair values(4)	RCON1752	0	4.
5. Life insurance assets:			
a. General account life insurance assets	RCONK201	0	5.a.
b. Separate account life insurance assets	RCONK202	0	5.b.
c. Hybrid account life insurance assets	RCONK270	0	5.c.
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item	RCON2168	18	6.
a. Prepaid expenses — RCON2166: 14			6.a.
b. Repossessed personal property (including vehicles) — RCON1578: 0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading — RCONC010: 0			6.c.
d. Retained interest in accrued interest receivable related to securitized credit cards — RCONC436: 0			6.d.
e. FDIC loss-sharing indemnification assets — RCONJ448: 0			6.e.
f. Computer software — RCONFT33: 4			6.f.
g. Accounts receivable — RCONFT34: 0			6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans — RCONFT35: 0			6.h.
i. TEXT3549 — RCON3549: 0			6.i.
j. TEXT3550 — RCON3550: 0			6.j.
k. TEXT3551 — RCON3551: 0			6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	18	7.

1. Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on “income taxes.”
3. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
4. Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers’ bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands	RCON	Amount	
1. a. Interest accrued and unpaid on deposits (1)	RCON3645	0	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	0	1.b.
2. Net deferred tax liabilities (2)	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	0	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25% of this item	RCON2938	10	4.
a. Accounts payable — RCON3066: 0			4.a.
b. Deferred compensation liabilities — RCONC011: 0			4.b.
c. Dividends declared but not yet payable — RCON2932: 0			4.c.
d. Derivatives with a negative fair value held for purposes other than trading — RCONC012: 0			4.d.
e. TEXT3552 **Payroll liabilities-FUTA SUTA** — RCON3552: 10			4.e.
f. TEXT3553 — RCON3553: 0			4.f.
g. TEXT3554 — RCON3554: 0			4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCON2930	10	5.

1. For savings banks, include “dividends” accrued and unpaid on deposits.
2. See discussion of deferred income taxes in Glossary entry on “income taxes.”

(1)

Schedule RC-K—Quarterly Averages

Dollar Amounts in Thousands	RCON	Amount	
ASSETS			
1. Interest-bearing balances due from depository institutions	RCON3381	**14**	1.
2. U.S. Treasury securities and U.S. Government agency obligations(2)(excluding mortgage-backed securities)	RCONB558	**0**	2.
3. Mortgage-backed securities(2)	RCONB559	**0**	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3)	RCONB560	**1,789**	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	**0**	5.
6. Loans:			
a. Total loans	RCON3360	**0**	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties	RCON3465	**0**	6.b.(1)
(2) All other loans secured by real estate	RCON3466	**0**	6.b.(2)
c. Commercial and industrial loans	RCON3387	**0**	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(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	**0**	6.d.(2)
7. To be completed by banks with $100 million or more in total assets:(4)			
Trading assets	RCON3401	**0**	7.
8. Lease financing receivables (net of unearned income)	RCON3484	**0**	8.
9. Total assets(5)	RCON3368	**2,252**	9.
LIABILITIES			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	**0**	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	RCONB563	**0**	11.a.
b. Time deposits of $250,000 or less	RCONHK16	**0**	11.b.
c. Time deposits of more than $250,000	RCONHK17	**0**	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	**0**	12.
13. To be completed by banks with $100 million or more in total assets:(4)			
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	**0**	13.

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
2. Quarterly averages for all debt securities should be based on amortized cost.
3. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For institutions that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.
4. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.
5. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost. b) For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have not adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value. c) For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have not adopted ASU 2016-01, equity investments without readily determinable fair values at historical cost.

Schedule RC-K—Quarterly Averages—Continued[1]

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 1 is to be completed by:(2)			
• banks with $300 million or more in total assets, and			
• banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.			
1. Loans to finance agricultural production and other loans to farmers	RCON3386	0	M.1.

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
2. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

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

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

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

7. Credit derivatives:	(Column A) Sold Protection RCON	Amount	(Column B) Purchase Protection RCON	Amount	
a. Notional amounts:					
(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)

1. The asset size tests and the $300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2017, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection RCON	Amount	(Column B) Purchase Protection RCON	Amount		
7. b. Gross fair values:						
(1) Gross positive fair value	RCONC219	0	RCONC221	0		7.b.(1)
(2) Gross negative fair value	RCONC220	0	RCONC222	0		7.b.(2)

	RCON	Amount	
7. c. Notional amounts by regulatory capital treatment: (1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	RCONG401	0	7.c.(1)(a)
(b) Purchased protection	RCONG402	0	7.c.(1)(b)
(2) All other positions:			
(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)

	With a remaining maturity of						
	(Column A) One Year or Less		(Column B) Over One Year through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	RCONG406	0	RCONG407	0	RCONG408	0	7.d.(1)(a)
(b) Subinvestment grade	RCONG409	0	RCONG410	0	RCONG411	0	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	RCONG412	0	RCONG413	0	RCONG414	0	7.d.(2)(a)
(b) Subinvestment grade	RCONG415	0	RCONG416	0	RCONG417	0	7.d.(2)(b)

	RCON	Amount	
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" or $575)	RCON3430	0	9.

a. Not applicable					
b. Commitments to purchase when-issued securities			RCON3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., Federal Home Loan Bank) on the bank's behalf			RCONC978	0	9.c.
d.	TEXT3555		RCON3555	0	9.d.
e.	TEXT3556		RCON3556	0	9.e.
f.	TEXT3557		RCON3557	0	9.f.

	RCON	Amount	
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" or $575)	RCON5591	0	10.

a. Commitments to sell when-issued securities			RCON3435	0	10.a.
b.	TEXT5592		RCON5592	0	10.b.
c.	TEXT5593		RCON5593	0	10.c.
d.	TEXT5594		RCON5594	0	10.d.
e.	TEXT5595		RCON5595	0	10.e.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCON	Amount	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCONC224	0	11.b.

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		
Derivatives Position Indicators	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):									
a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.
b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0	12.b.
c. Exchange-traded option contracts:									
(1) Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12.c.(1)
(2) Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12.c.(2)
d. Over-the-counter option contracts:									
(1) Written options	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0	12.d.(1)
(2) Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12.d.(2)
e. Swaps	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	0							14.a.
15. Gross fair value of derivative contracts:									
a. Contracts held for trading:									
(1) Gross positive fair value	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0	15.a.(1)
(2) Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15.a.(2)
b. Contracts held for purposes other than trading:									
(1) Gross positive fair value	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0	15.b.(1)
(2) Gross negative fair value	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0	15.b.(2)

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms RCON	Amount	(Column B) Monoline Financial Guarantors RCON	Amount	(Column C) Hedge Funds RCON	Amount	(Column D) Sovereign Governments RCON	Amount	(Column E) Corporations and All Other Counterparties RCON	Amount	
16. Over-the counter derivatives:											
a. Net current credit exposure	RCONG418	0	RCONG419	0	RCONG420	0	RCONG421	0	RCONG422	0	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollars	RCONG423	0	RCONG424	0	RCONG425	0	RCONG426	0	RCONG427	0	16.b.(1)
(2) Cash—Other currencies	RCONG428	0	RCONG429	0	RCONG430	0	RCONG431	0	RCONG432	0	16.b.(2)
(3) U.S. Treasury securities	RCONG433	0	RCONG434	0	RCONG435	0	RCONG436	0	RCONG437	0	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCONG438	0	RCONG439	0	RCONG440	0	RCONG441	0	RCONG442	0	16.b.(4)
(5) Corporate bonds	RCONG443	0	RCONG444	0	RCONG445	0	RCONG446	0	RCONG447	0	16.b.(5)
(6) Equity securities	RCONG448	0	RCONG449	0	RCONG450	0	RCONG451	0	RCONG452	0	16.b.(6)
(7) All other collateral	RCONG453	0	RCONG454	0	RCONG455	0	RCONG456	0	RCONG457	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCONG458	0	RCONG459	0	RCONG460	0	RCONG461	0	RCONG462	0	16.b.(8)

1. The $10 billion asset size test is generally based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			RCON6164	0	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	Number 0			1.b.
2. Intangible assets other than goodwill:					
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.)			RCON0426	0	2.d.
3. Other real estate owned:					
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. Cost of equity securities with readily determinable fair values not held for trading.(1)			RCONJA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (2)					
(a) One year or less			RCONF055	0	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) (3)			RCON2651	0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)			RCONF059	0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (4)					
(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) (5)			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	0	5.c.

1. Item 4 is to be completed only by insured state banks that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, and have been approved to hold grandfathered equity investments. See instructions for further detail on ASU 2016-01.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Yes No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	RCONB569	**N**	6.

	RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCONB570	**0**	7.

8. Internet Website addresses and physical office trade names:

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

TEXT4087 http:// **www.fiduciarypartners.com** 8.a.

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

(1)	TE01N528	http://	8.b.(1)
(2)	TE02N528	http://	8.b.(2)
(3)	TE03N528	http://	8.b.(3)
(4)	TE04N528	http://	8.b.(4)
(5)	TE05N528	http://	8.b.(5)
(6)	TE06N528	http://	8.b.(6)
(7)	TE07N528	http://	8.b.(7)
(8)	TE08N528	http://	8.b.(8)
(9)	TE09N528	http://	8.b.(9)
(10)	TE10N528	http://	8.b.(10)

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

(1)	TE01N529		8.c.(1)
(2)	TE02N529		8.c.(2)
(3)	TE03N529		8.c.(3)
(4)	TE04N529		8.c.(4)
(5)	TE05N529		8.c.(5)
(6)	TE06N529		8.c.(6)

	RCON	Yes No	
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	RCON4088	**N**	9.

	RCON	Amount	
10. Secured liabilities:			
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.

	RCON	Yes No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	**N**	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	**N**	12.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate:			
(a) Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	RCONK169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	RCONK170	0	13.a.(1)(a)(2)
(b) Secured by farmland	RCONK171	0	13.a.(1)(b)
(c) Secured by 1–4 family residential properties:			
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONK172	0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:			
(a) Secured by first liens	RCONK173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens	RCONK174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	RCONK175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK177	0	13.a.(1)(e)(2)
(2)-(4) Not applicable			
(5) All other loans and all leases	RCONK183	0	13.a.(5)

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Number	
13. b. Other real estate owned (included in Schedule RC, item 7):			
(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.			
(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 indemnication assets)	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	RCONK194	0	14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owner's 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	0	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?	RCON RCONL135	Yes No N	15.b.

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

Schedule RC-M—Continued

	RCON	Yes No	
Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.			
16. International remittance transfers offered to consumers: (1)			
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			
(1) International wire transfers	RCONN517	**N**	16.a.(1)
(2) International ACH transactions	RCONN518	**N**	16.a.(2)
(3) Other proprietary services operated by your institution	RCONN519	**N**	16.a.(3)
(4) Other proprietary services operated by another party	RCONN520	**N**	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	**N**	16.b.
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCON RCONN522	Number **0**	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers	RCONN523	**0**	16.d.(1)
(2) Estimated dollar value of international remittance transfers	RCON RCONN524	Bil Mil Thou **0**	16.d.(2)
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	RCON RCONN527	Number **0**	16.d.(3)

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

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

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0	1.a.(2)
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1–4 family residential properties:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON5398	0	RCON5399	0	RCON5400	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	RCONC236	0	RCONC237	0	RCONC229	0	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	0	RCONF180	0	RCONF182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable.							
4. Commercial and industrial loans	RCON1606	0	RCON1607	0	RCON1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							
7. All other loans(1)	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8)	RCON1406	0	RCON1407	0	RCON1403	0	9.

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

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans	RCONK045	0	RCONK046	0	RCONK047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans	RCONK048	0	RCONK049	0	RCONK050	0	12.a.(1)(b)
(2) Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	0	12.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONK054	0	RCONK055	0	RCONK056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	12.a.(3)(b)(1)
(2) Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	0	RCONK067	0	RCONK068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	RCONK069	0	RCONK070	0	RCONK071	0	12.a.(5)(b)

b.-d Not applicable.

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
12.e. All other loans and all leases	RCONK087	0	RCONK088	0	RCONK089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	RCONK102	0	RCONK103	0	RCONK104	0	12.f.

Schedule RC-N—Continued

Memoranda Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.(1)
(2) Other constructions loans and all land development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK117	0	RCONK118	0	RCONK119	0	M.1.d.(2)
e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets. (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e): (1)							
(1) To U.S. addressees (domicile)	RCONK120	0	RCONK121	0	RCONK122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK123	0	RCONK124	0	RCONK125	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):							
(1) Loans secured by farmland	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.(1)
(2) and (3) Not applicable							

1. The $300 million asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.(4)(a)
(b) Automobile loans	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.(4)(c)
Memorandum item 1.f.(5) is to be completed by: (1) *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schdule RC-C, part I, item 3) exceeding 5 percent of total loans*							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f., above	RCONK138	0	RCONK139	0	RCONK140	0	M.1.f.(5)
1. g Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e. plus 1.f (2)	RCONHK26	0	RCONHK27	0	RCONHK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets:(1)							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	0	RCON1249	0	RCON1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above	RCON1254	0	RCON1255	0	RCON1256	0	M.3.c.

1. The $300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.
2. Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
3. d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0	M.3.d.
Memorandum item 4 is to be completed by: (1) • banks with $300 million or more in total assets • banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	0	RCON1597	0	RCON1583	0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale	RCONC240	0	RCONC241	0	RCONC226	0	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	RCONF664	0	RCONF665	0	RCONF666	0	M.5.b.(1)
(2) Unpaid principal balance	RCONF667	0	RCONF668	0	RCONF669	0	M.5.b.(2)

	RCON	Amount	
6. Not applicable			
7. Additions to nonaccrual assets during the quarter	RCONC410	0	M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0	M.8.

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

1. The $300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

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

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

Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	0	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONF237	0	2.
3. Not applicable.			
4. Average consolidated total assets for the calendar quarter	RCONK652	0	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) — Number: RCONK653 1			4.a.
5. Average tangible equity for the calendar quarter (1)	RCONK654	0	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):			
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):			
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, Memorandum item 1.b)	RCONG803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated reciprocal brokered deposits	RCONL190	0	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?	RCONK656	Yes No: N	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.			
a. Banker's bank deduction	RCONK657	0	10.a.
b. Banker's bank deduction limit	RCONK658	0	10.b.
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	RCONK659	Yes No: N	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)			
a. Custodial bank deduction	RCONK660	0	11.a.
b. Custodial bank deduction limit	RCONK661	0	11.b.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I., item 26, except as described in the instructions.
2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit account (excluding retirement accounts) of $250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less			RCONF049	0	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF050	Number 0			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000:(1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000			RCONF051	0	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF052	Number 0			M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less: (1)					
(1) Amount of retirement deposit accounts of $250,000 or less			RCONF045	0	M.1.c.(1)
(2) Number of retirement deposit accounts of $250,000 or less	RCONF046	Number 0			M.1.c.(2)
d. Retirement deposit accounts of more than $250,000: (1)					
(1) Amount of retirement deposits account of more than $250,000			RCONF047	0	M.1.d.(1)
(2) Number of retirement deposit accounts of more than $250,000	RCONF048	Number 0			M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)					
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) (3)			RCON5597	0	M.2.

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report?
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

		RCON	FDIC Cert No.	
TEXTA545		RCONA545	0	M.3.

4. and 5. Not applicable.

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
2. The $1 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.
3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	RCONK663	0	M.6.a.
b. Substandard	RCONK664	0	M.6.b.
c. Doubtful	RCONK665	0	M.6.c.
d. Loss	RCONK666	0	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans	RCONN025	0	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCONN026	0	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	RCONN027	0	M.8.a.
b. Securitizations of higher-risk consumer loans	RCONN028	0	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities	RCONN029	0	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	RCONN030	0	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	RCONK676	0	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677	0	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	0	M.11.
12. Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)	RCONK678	0	M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.			
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	RCONN177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCONN178	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCONN179	0	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	0	M.13.d.
e. Commercial and industrial loans	RCONN181	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCONN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	RCONN183	0	M.13.g.
h. Non-agency residential mortgage-backed securities	RCONM963	0	M.13.h.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	RCONK673	0	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCONK674	0	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCONL189	0	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONL194	0	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONL195	0	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCONL196	0	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	0	M.17.d.

Schedule RC-O—Continued

Memoranda—Continued

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

	Two-Year Probability of Default																
	(Column A)		(Column B)		(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		
	< 1/%		1.01—4%		4.01—7%		7.01—10%		10.01—14%		14.01—16%		16.01—18%		18.01—20%		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
18. Outstanding balance of 1–4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																	
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM964	0	RCONM965	0	RCONM966	0	RCONM967	0	RCONM968	0	RCONM969	0	RCONM970	0	RCONM971	0	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM979	0	RCONM980	0	RCONM981	0	RCONM982	0	RCONM983	0	RCONM984	0	RCONM985	0	RCONM986	0	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCONM994	0	RCONM995	0	RCONM996	0	RCONM997	0	RCONM998	0	RCONM999	0	RCONN001	0	RCONN002	0	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN010	0	RCONN011	0	RCONN012	0	RCONN013	0	RCONN014	0	RCONN015	0	RCONN016	0	RCONN017	0	M.18.d.
e. Credit cards	RCONN040	0	RCONN041	0	RCONN042	0	RCONN043	0	RCONN044	0	RCONN045	0	RCONN046	0	RCONN047	0	M.18.e.
f. Automobile loans	RCONN055	0	RCONN056	0	RCONN057	0	RCONN058	0	RCONN059	0	RCONN060	0	RCONN061	0	RCONN062	0	M.18.f.
g. Student loans	RCONN070	0	RCONN071	0	RCONN072	0	RCONN073	0	RCONN074	0	RCONN075	0	RCONN076	0	RCONN077	0	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCONN085	0	RCONN086	0	RCONN087	0	RCONN088	0	RCONN089	0	RCONN090	0	RCONN091	0	RCONN092	0	M.18.h.
i. Consumer leases	RCONN100	0	RCONN101	0	RCONN102	0	RCONN103	0	RCONN104	0	RCONN105	0	RCONN106	0	RCONN107	0	M.18.i.
j. Total	RCONN115	**0**	RCONN116	**0**	RCONN117	**0**	RCONN118	**0**	RCONN119	**0**	RCONN120	**0**	RCONN121	**0**	RCONN122	**0**	M.18.j.

Schedule RC-O—Continued

Memoranda—Continued

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

	Two-Year Probability of Default (PD)												(Column O)	
	(Column I)		(Column J)		(Column K)		(Column L)		(Column M)		(Column N)		PDS Were Derived Using (1)	
	20.01-22%		22.01—26%		26.01—30%		> 30%		Unscoreable		Total			
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Number	
18. Outstanding balance of 1–4 family residential mortgage loans, consumer loans, and consumer leases by twoyear probability of default:															
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM972	0	RCONM973	0	RCONM974	0	RCONM975	0	RCONM976	0	RCONM977	0	RCONM978	0	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM987	0	RCONM988	0	RCONM989	0	RCONM990	0	RCONM991	0	RCONM992	0	RCONM993	0	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCONN003	0	RCONN004	0	RCONN005	0	RCONN006	0	RCONN007	0	RCONN008	0	RCONN009	0	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN018	0	RCONN019	0	RCONN020	0	RCONN021	0	RCONN022	0	RCONN023	0	RCONN024	0	M.18.d.
e. Credit cards	RCONN048	0	RCONN049	0	RCONN050	0	RCONN051	0	RCONN052	0	RCONN053	0	RCONN054	0	M.18.e.
f. Automobile loans	RCONN063	0	RCONN064	0	RCONN065	0	RCONN066	0	RCONN067	0	RCONN068	0	RCONN069	0	M.18.f.
g. Student loans	RCONN078	0	RCONN079	0	RCONN080	0	RCONN081	0	RCONN082	0	RCONN083	0	RCONN084	0	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCONN093	0	RCONN094	0	RCONN095	0	RCONN096	0	RCONN097	0	RCONN098	0	RCONN099	0	M.18.h.
i. Consumer leases	RCONN108	0	RCONN109	0	RCONN110	0	RCONN111	0	RCONN112	0	RCONN113	0	RCONN114	0	M.18.i.
j. Total	RCONN123	0	RCONN124	0	RCONN125	0	RCONN126	0	RCONN127	0	RCONN128	0			M.18.j.

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

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

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

Does the bank meet either of the tests above? If you answer Yes, please complete Schedule RC-P ..... **N**

Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	RCONF066	0	1.a.
b. Closed-end junior liens	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of closed-end 1–4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	RCONF068	0	2.a.
b. Closed-end junior liens	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0	2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	RCONF070	0	3.a.
b. Closed-end junior liens	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0	3.c.(2)
4. 1–4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, items 4.a. and 5):			
a. Closed-end first liens	RCONF072	0	4.a.
b. Closed-end junior liens	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c., 5.f, 5.g, and 5.i):	RIAD		
a. Closed-end 1-4 family residential mortgage loan	RIADF184	0	5.a.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens	RCONF678	0	6.a.
b. Closed-end junior liens	RCONF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	0	7.a.
b. For representations and warranties made to other parties	RCONL192	0	7.b.
c. Total representation and warranty reserves (sum of items 7.a. and 7.b.)	RCONM288	0	7.c.

1. The $1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.
2. Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that:
(1) Had total assets of $500 million or more as of the beginning of their fiscal year; or
(2) Had total assets of less than $500 million as of the beginning of their fiscal year and either:
(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Does the bank meet either of the tests above? If you answer Yes, please complete Schedule RC-Q..... N

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
ASSETS											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading purposes (1)	RCONJA36	0	RCONG474	0	RCONG475	0	RCONG476	0	RCONG477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	RCONG478	0	RCONG479	0	RCONG480	0	RCONG481	0	RCONG482	0	2.
3. Loans and leases held for sale	RCONG483	0	RCONG484	0	RCONG485	0	RCONG486	0	RCONG487	0	3.
4. Loans and leases held for investment	RCONG488	0	RCONG489	0	RCONG490	0	RCONG491	0	RCONG492	0	4.
5. Trading assets:											
a. Derivative assets	RCON3543	0	RCONG493	0	RCONG494	0	RCONG495	0	RCONG496	0	5.a.
b. Other trading assets	RCONG497	0	RCONG498	0	RCONG499	0	RCONG500	0	RCONG501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b., above)	RCONF240	0	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0	5.b.(1)
6. All other assets	RCONG391	0	RCONG392	0	RCONG395	0	RCONG396	0	RCONG804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b. plus item 6.)	RCONG502	0	RCONG503	0	RCONG504	0	RCONG505	0	RCONG506	0	7.

1. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
LIABILITIES											
8. Deposits	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	RCONG507	0	RCONG508	0	RCONG509	0	RCONG510	0	RCONG511	0	9.
10. Trading liabilities:											
a. Derivative liabilities	RCON3547	0	RCONG512	0	RCONG513	0	RCONG514	0	RCONG515	0	10.a.
b. Other trading liabilities	RCONG516	0	RCONG517	0	RCONG518	0	RCONG519	0	RCONG520	0	10.b.
11. Other borrowed money	RCONG521	0	RCONG522	0	RCONG523	0	RCONG524	0	RCONG525	0	11.
12. Subordinated notes and debentures	RCONG526	0	RCONG527	0	RCONG528	0	RCONG529	0	RCONG530	0	12.
13. All other liabilities	RCONG805	0	RCONG806	0	RCONG807	0	RCONG808	0	RCONG809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531	0	RCONG532	0	RCONG533	0	RCONG534	0	RCONG535	0	14.
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	RCONG536	0	RCONG537	0	RCONG538	0	RCONG539	0	RCONG540	0	M.1.a.
b. Nontrading derivative assets	RCONG541	0	RCONG542	0	RCONG543	0	RCONG544	0	RCONG545	0	M.1.b.
c. TEXTG546	RCONG546	0	RCONG547	0	RCONG548	0	RCONG549	0	RCONG550	0	M.1.c.
d. TEXTG551	RCONG551	0	RCONG552	0	RCONG553	0	RCONG554	0	RCONG555	0	M.1.d.
e. TEXTG556	RCONG556	0	RCONG557	0	RCONG558	0	RCONG559	0	RCONG560	0	M.1.e.
f. TEXTG561	RCONG561	0	RCONG562	0	RCONG563	0	RCONG564	0	RCONG565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives)	RCONF261	0	RCONF689	0	RCONF697	0	RCONF262	0	RCONF263	0	M.2.a.
b. Nontrading derivative liabilities	RCONG566	0	RCONG567	0	RCONG568	0	RCONG569	0	RCONG570	0	M.2.b.
c. TEXTG571	RCONG571	0	RCONG572	0	RCONG573	0	RCONG574	0	RCONG575	0	M.2.c.
d. TEXTG576	RCONG576	0	RCONG577	0	RCONG578	0	RCONG579	0	RCONG580	0	M.2.d.
e. TEXTG581	RCONG581	0	RCONG582	0	RCONG583	0	RCONG584	0	RCONG585	0	M.2.e.
f. TEXTG586	RCONG586	0	RCONG587	0	RCONG588	0	RCONG589	0	RCONG590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

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

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands	RCOA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	RCOAP742	1,774	1.
	RCON		
2. Retained earnings	RCON3632	529	2.
	RCOA		
3. Accumulated other comprehensive income(AOCI)	RCOAB530	0	3.
a. AOCI opt-out election (enter “1” for Yes; enter “0” for No.) (Advanced approaches institutions must enter “0” for No.)	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	RCOAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	RCOAP840	2,303	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTSs)	RCOAP841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	RCOAP842	0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	RCOAP843	0	8.
9. AOCI-related adjustments (if entered “1” for Yes in item 3.a, complete only items 9.a through 9.e; if entered “0” for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (1)	RCOAP844	0	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) (2)	RCOAP845	0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP848	0	9.e.
f. To be completed only by institutions that entered “0” for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that 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)	RCOAP849	0	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAQ258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	RCOAP850	0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	RCOAP851	0	11.
12. Subtotal (item 5 minus items 6 through 11)	RCOAP852	2,303	12.

1. Institutions that have entered "1" for Yes in item 3.a. andadopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

2. Item 9.b is to be completed only by institutions that have entered "1" for yes in item 3.a. and not adopted ASU 2016-01. See instructions for further det

Schedule RC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands	RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP854	0	14
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	RCOAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18)	RCOAP859	2,303	19.
Additional Tier 1 Capital			
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.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	RCOA8274	2,303	26.
Tier 2 Capital			
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. a. Allowance for loan and lease losses includable in tier 2 capital	RCOA5310	0	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCOW RCOW5310	0	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 (1)	RCOA RCOAQ257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	RCOAP870	0	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCOW RCOWP870	0	32.b.
33. LESS: Tier 2 capital deductions	RCOA RCOAP872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	RCOA5311	0	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW RCOW5311	0	34.b.
Total Capital	RCOA		
35. a. Total capital (sum of items 26 and 34.a)	RCOA3792	2,303	35.a.
35. b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW RCOW3792	0	35.b.

1. Item 31 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

Schedule RC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands	RCON	Amount	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	RCON3368	2,252	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOA RCOAP875	0	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	RCOAB596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	RCOAA224	2,252	39.
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCOAA223	2,313	40.a.
40. b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCOW RCOWA223	0	40.b.

	(Column A)		(Column B)		
	RCOA	Percentage	RCOW	Percentage	
Risk-Based Capital Ratios*					
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	99.5677	RCOWP793	0.0000	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	99.5677	RCOW7206	0.0000	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	99.5677	RCOW7205	0.0000	43.

Leverage Capital Ratios*

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	RCOA7204	102.2647	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure	RCOAH015	0.0000	45.a.
b. Supplementary leverage ratio	RCOAH036	0.0000	45.b.

Capital Buffer *		RCOA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer		RCOAH311	91.5677	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW	RCOWH312	0.0000	46.b.

	RCOA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income	RCOAH313	0	47.
48. Distributions and discretionary bonus payments during the quarter	RCOAH314	0	48.

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

Schedule RC-R—Continued

Part II, Risk-Weighted Assets

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

	(Column A) Totals *From Schedule RC*		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)		
					Allocation by Risk-Weight Category																
					0%		2%		4%		10%		20%		50%		100%		150%		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Balance Sheet Asset Categories (2)																					
1. Cash and balances due from depository institutions	RCOND957	459	RCONS396	0	RCOND958	0							RCOND959	0	RCONS397	0	RCOND960	459	RCONS398	0	1.
2. Securities:																					
a. Held-to-maturity securities	RCOND961	1,800	RCONS399	0	RCOND962	0	RCONHJ74	0	RCONHJ75	0			RCOND963	0	RCOND964	0	RCOND965	1,800	RCONS400	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCONJA21	0	RCONS402	0	RCOND967	0	RCONHJ76	0	RCONHJ77	0			RCOND968	0	RCOND969	0	RCOND970	0	RCONS403	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:																					
a. Federal funds sold	RCOND971	0			RCOND972	0							RCOND973	0	RCONS410	0	RCOND974	0	RCONS411	0	3.a.
b. Securities purchased under agreements to resell	RCONH171	0	RCONH172	0																	3.b.
4. Loans and leases held for sale:																					
a. Residential mortgage exposures	RCONS413	0	RCONS414	0	RCONH173	0							RCONS415	0	RCONS416	0	RCONS417	0			4.a.
b. High volatility commercial real estate exposures	RCONS419	0	RCONS420	0	RCONH174	0							RCONH175	0	RCONH176	0	RCONH177	0	RCONS421	0	4.b.

1. For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations 12 CFR Part 324.
2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

Schedule RC-R—Continued

Part II.—Continued

	(Column K)		(Column L)		(Column M)		(Column N)		(Column O)		(Column P)		(Column Q)		(Column R)		(Column S)		
	Allocation by Risk-Weight Category														Application of Other Risk-Weighting Approaches (3)				
	250% (4)		300%		400%		600%		625%		937.50%		1250%		Exposure Amount		Risk-Weighted Asset Amount		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. Cash and balances due from depository institutions																			1.
2. Securities:																			
a. Held-to-maturity securities																			2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCONH270	0	RCONS406	0			RCONS406	0							RCONH271	0	RCONH272	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:																			
a. Federal funds sold																			3.a.
b. Securities purchased under agreements to resell																			3.b.
4. Loans and leases held for sale:																			
a. Residential mortgage exposures															RCONH273	0	RCONH274	0	4.a.
b. High volatility commercial real estate exposures															RCONH275	0	RCONH276	0	4.b.

3. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
4. Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

Schedule RC-R—Continued

Part II.—Continued

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		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)		
					0%		2%		4%		10%		20%		50%		100%		150%		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Loans and leases held for sale (continued):																					
c. Exposures past due 90 days or more or on nonaccrual (5)	RCONS423	0	RCONS424	0	RCONS425	0	RCONHJ78	0	RCONHJ79	0			RCONS426	0	RCONS427	0	RCONS428	0	RCONS429	0	4.c.
d. All other exposures	RCONS431	0	RCONS432	0	RCONS433	0	RCONHJ80	0	RCONHJ81	0			RCONS434	0	RCONS435	0	RCONS436	0	RCONS437	0	4.d.
5. Loans and leases, held for investment:																					
a. Residential mortgage exposures	RCONS439	0	RCONS440	0	RCONH178	0							RCONS441	0	RCONS442	0	RCONS443	0			5.a.
b. High volatility commercial real estate exposures	RCONS445	0	RCONS446	0	RCONH179	0							RCONH180	0	RCONH181	0	RCONH182	0	RCONS447	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (6)	RCONS449	0	RCONS450	0	RCONS451	0	RCONHJ82	0	RCONHJ83	0			RCONS452	0	RCONS453	0	RCONS454	0	RCONS455	0	5.c.
d. All other exposures	RCONS457	0	RCONS458	0	RCONS459	0	RCONHJ84	0	RCONHJ85	0			RCONS460	0	RCONS461	0	RCONS462	0	RCONS463	0	5.d.
6. LESS: Allowance for loan and lease losses	RCON3123	0	RCON3123	0																	6.

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

Schedule RC-R—Continued

Part II.—Continued

	(Column K)		(Column L)		(Column M)		(Column N)		(Column O)		(Column P)		(Column Q)		(Column R)		(Column S)		
	Allocation by Risk-Weight Category														Application of Other Risk-Weighting Approaches (7)				
	250% (8)		300%		400%		600%		625%		937.50%		1250%		Exposure Amount		Risk-Weighted Asset Amount		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Loans and leases held for sale (continued):																			
c. Exposures past due 90 days or more or on nonaccrual (9)															RCONH277	0	RCONH278	0	4.c.
d. All other exposures															RCONH279	0	RCONH280	0	4.d.
5. Loans and leases, held for investment:																			
a. Residential mortgage exposures															RCONH281	0	RCONH282	0	5.a.
b. High volatility commercial real estate exposures															RCONH283	0	RCONH284	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (10)															RCONH285	0	RCONH286	0	5.c.
d. All other exposures															RCONH287	0	RCONH288	0	5.d.
6. LESS: Allowance for loan and lease losses																			6.

7. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
8. Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.
9. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
10. For loans and lease held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II.—Continued

	(Column A) Totals *From Schedule RC*		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)		
					Allocation by Risk-Weight Category																
					0%		2%		4%		10%		20%		50%		100%		150%		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
7. Trading assets	RCOND976	0	RCONS466	0	RCOND977	0	RCONHJ86	0	RCONHJ87	0			RCOND978	0	RCOND979	0	RCOND980	0	RCONS467	0	7.
8. All other assets (11)	RCOND981	54	RCONS469	0	RCOND982	0	RCONHJ88	0	RCONHJ89	0			RCOND983	0	RCOND984	0	RCOND985	54	RCONH185	0	8.
a. Separate account bank-owned life insurance																					8.a.
b. Default fund contributions to central counterparties																					8.b.

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

Schedule RC-R—Continued

Part II.—Continued

	(Column K)		(Column L)		(Column M)		(Column N)		(Column O)		(Column P)		(Column Q)		(Column R)		(Column S)		
	Allocation by Risk-Weight Category														Application of Other Risk-Weighting Approaches (12)				
	250% (13)		300%		400%		600%		625%		937.50%		1250%		Exposure Amount		Risk-Weighted Asset Amount		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
7. Trading assets	RCONH289	0	RCONH186	0	RCONH290	0	RCONH187	0							RCONH291	0	RCONH292	0	7.
8. All other assets (14)	RCONH293	0	RCONH188	0	RCONS470	0	RCONS471	0							RCONH294	0	RCONH295	0	8.
a. Separate account bank-owned life insurance															RCONH296	0	RCONH297	0	8.a.
b. Default fund contributions to central counterparties															RCONH298	0	RCONH299	0	8.b.

12. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
13. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
14. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column A) Totals RCON	Amount	(Column B) Adjustments to Total Reported in Column A RCON	Amount	(Column Q) Allocation by Risk-Weight Category (Exposure Amount) 1250% RCON	Amount	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA (15) RCON	Amount	(Column U) Gross-Up RCON	Amount	
Securitization Exposures:											
On-and Off-Balance Sheet											
9. On-balance sheet securitization exposures:											
a. Held-to-maturity securities	RCONS475	0	RCONS476	0	RCONS477	0	RCONS478	0	RCONS479	0	9.a.
b. Available-for-sale securities	RCONS480	0	RCONS481	0	RCONS482	0	RCONS483	0	RCONS484	0	9.b.
c. Trading assets	RCONS485	0	RCONS486	0	RCONS487	0	RCONS488	0	RCONS489	0	9.c.
d. All other on-balance sheet securitization exposures	RCONS490	0	RCONS491	0	RCONS492	0	RCONS493	0	RCONS494	0	9.d.
10. Off-balance sheet securitization exposures	RCONS495	0	RCONS496	0	RCONS497	0	RCONS498	0	RCONS499	0	10.

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC RCON	Amount	(Column B) Adjustments to Totals Reported in Column A RCON	Amount	(Column C) Allocation by Risk-Weight Category 0% RCON	Amount	(Column D) 2% RCON	Amount	(Column E) 4% RCON	Amount	(Column F) 10% RCON	Amount	(Column G) 20% RCON	Amount	(Column H) 50% RCON	Amount	(Column I) 100% RCON	Amount	(Column J) 150% RCON	Amount	
11. Total balance sheet assets (16)	RCON2170	2,313	RCONS500	0	RCOND987	0	RCONHJ90	0	RCONHJ91	0			RCOND988	0	RCOND989	0	RCOND990	2,313	RCONS503	0	11.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (17) RCON	Amount	(Column L) 300% RCON	Amount	(Column M) 400% RCON	Amount	(Column N) 600% RCON	Amount	(Column O) 625% RCON	Amount	(Column P) 937.50% RCON	Amount	(Column Q) 1250% RCON	Amount	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount RCON	Amount	
11. Total balance sheet assets (16)	RCONS504	0	RCONS505	0	RCONS506	0	RCONS507	0					RCONS510	0	RCONH300	0	11.

15. Simplified Supervisory Formula Approach.
16. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.
17. Column K—250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-approaches instituions.

Schedule RC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other, Amount		(18) CCF	(Column B) Credit Equivalent Amount (19)		(Column C)		(Column D)		(Column E)		(Col. F)	(Column G)		(Column H)		(Column I)		(Column J)		
						Allocation by Risk-Weight Category															
						0%		2%		4%		10%	20%		50%		100%		150%		
	RCON	Amount		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)(20)																					
12. Financial standby letters of credit	RCOND991	0	1.0	RCOND992	0	RCOND993	0	RCONHJ92	0	RCONHJ93	0		RCOND994	0	RCOND995	0	RCOND996	0	RCONS511	0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCOND997	0	0.5	RCOND998	0	RCOND999	0						RCONG602	0	RCONG604	0	RCONG605	0	RCONS512	0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606	0	0.2	RCONG607	0	RCONG608	0	RCONHJ94	0	RCONHJ95	0		RCONG609	0	RCONG610	0	RCONG611	0	RCONS513	0	14.
15. Retained recourse on small business obligations sold with recourse	RCONG612	0	1.0	RCONG613	0	RCONG614	0						RCONG615	0	RCONG616	0	RCONG617	0	RCONS514	0	15.

18. Credit conversion factor.
19. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
20. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount		(21) CCF	(Column B) Credit Equivalent Amount (21)		(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)		
						Allocation by Risk-Weight Category																
						0%		2%		4%		10%		20%		50%		100%		150%		
				RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
16. Repo-style transactions (23)	RCONS515	0	1.0	RCONS516	0	RCONS517	0	RCONS518	0	RCONS519	0			RCONS520	0	RCONS521	0	RCONS522	0	RCONS523	0	16.
17. All other off-balance sheet liabilities	RCONG61	0	1.0	RCONG61	0	RCONG62	0							RCONG62	0	RCONG62	0	RCONG62	0	RCONS524	0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):																						
a. Original maturity of one year or less	RCONS529	0	0.2	RCONS529	0	RCONS530	0	RCONHJ96	0	RCONHJ97	0			RCONS528	0	RCONS528	0	RCONS531	0	RCONS531	0	18.a.
b. Original maturity of exceeding one year	RCONG62	0	0.5	RCONG62	0	RCONG62	0	RCONHJ98	0	RCONHJ99	0			RCONG62	0	RCONG62	0	RCONG62	0	RCONS535	0	18.b.
19. Unconditionally cancelable commitments	RCONS540	0	0.0	RCONS540	0																	19.
20. Over-the-counter derivatives				RCONS541	0	RCONS542	0	RCONHK00	0	RCONHK01	0	RCONS543	0	RCONS544	0	RCONS545	0	RCONS546	0	RCONS546	0	20.
21. Centrally cleared derivatives				RCONS547	0	RCONS548	0	RCONS549	0	RCONS550	0			RCONS551	0	RCONS552	0	RCONS553	0	RCONS554	0	21.
22. Unsettled transactions (failed trades) (24)	RCONH193	0				RCONH194	0							RCONH195	0	RCONH196	0	RCONH197	0	RCONH198	0	22.

21. Credit conversion factor.
22. For items 16 through 19, column A multiplied by credit conversion factor.
23. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
24. For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625% RCON	Amount	(Column P) 937.50% RCON	Amount	(Column Q) 1250% RCON	Amount	(Column R) Application of Other Risk-Weighting Approaches (25) Credit Equivalent Amount RCON	Amount	(Column S) Risk-Weighted Asset Amount RCON	Amount	
16. Repo-style transactions (26)							RCONH301	0	RCONH302	0	16.
17. All other off-balance sheet liabilities											17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less							RCONH303	0	RCONH304	0	18.a.
b. Original maturity exceeding one year							RCONH307	0	RCONH308	0	18.b.
19. Unconditionally cancelable commitments											19.
20. Over-the-counter derivatives							RCONH309	0	RCONH310	0	20.
21. Centrally cleared derivatives											21.
22. Unsettled transactions (failed trades)(27)	RCONH198	0	RCONH199	0	RCONH200	0					22.

25. Includes, for example, exposures collateralized by securitization exposures or mutual funds.
26. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
27. For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

	(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)		
	Allocation by Risk-Weight Category																
	0%		2%		4%		10%		20%		50%		100%		150%		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCONG630	0	RCONS558	0	RCONS559	0	RCONS560	0	RCONG631	0	RCONG632	0	RCONG633	2,313	RCONS561	0	23.
24. Risk weight factor	x 0%		x 2%		x 4%		x 10%		x 20%		x 50%		x 100%		x 150%		24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONG634	0	RCONS569	0	RCONS570	0	RCONS571	0	RCONG635	0	RCONG636	0	RCONG637	2,313	RCONS572	0	25.

Schedule RC-R—Continued

Part II—Continued

	(Column K)		(Column L)		(Column M)		(Column N)		(Column O)		(Column P)		(Column Q)		
	Allocation by Risk-Weight Category														
	250% (28)		300%		400%		600%		625%		937.50%		1250%		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCONS562	0	RCONS563	0	RCONS564	0	RCONS565	0	RCONS566	0	RCONS567	0	RCONS568	0	23.
24. Risk weight factor	x 250%		x 300 %		x 400%		x 600%		x 625%		x 937.5%		x 1250%		24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONS573	0	RCONS574	0	RCONS575	0	RCONS576	0	RCONS577	0	RCONS578	0	RCONS579	0	25.

	Totals		
Dollar Amounts in Thousands	RCON	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCONS580	0	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	RCONS581	0	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve (29	RCONB704	2,313	28.
29. LESS: Excess allowance for loan and lease losses	RCONA222	0	29.
30. LESS: Allocated transfer risk reserve	RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).	RCONG641	2,313	31.

28. Column K—250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-approaches institutions.
29. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCONG642	0	M.1.

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

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	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Bank Securitization Activities															
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCONB705	0	RCONB706	0	RCONB707	0	RCONB708	0	RCONB709	0	RCONB710	0	RCONB711	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:															
a. Credit-enhancing retained interest-only strips (included in Schedules RC-B or RC-F or in Sch. RC, item 5)	RCONB712	0	RCONB713	0	RCONB714	0	RCONB715	0	RCONB716	0	RCONB717	0	RCONB718	0	2.a.
b. Subordinated securities and other residual interests.....	RCONC393	0	RCONC394	0	RCONC395	0	RCONC396	0	RCONC397	0	RCONC398	0	RCONC399	0	2.b.
c. Standby letters of credit & other enhancements.....	RCONC400	0	RCONC401	0	RCONC402	0	RCONC403	0	RCONC404	0	RCONC405	0	RCONC406	0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	0	RCONB727	0	RCONB728	0	RCONB729	0	RCONB730	0	RCONB731	0	RCONB732	0	3.
4. Past due loan amounts included in item 1:															
a. 30–89 days past due.....	RCONB733	0	RCONB734	0	RCONB735	0	RCONB736	0	RCONB737	0	RCONB738	0	RCONB739	0	4.a.
b. 90 days or more past due.....	RCONB740	0	RCONB741	0	RCONB742	0	RCONB743	0	RCONB744	0	RCONB745	0	RCONB746	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):															
a. Charge-offs.....	RIADB747	0	RIADB748	0	RIADB749	0	RIADB750	0	RIADB751	0	RIADB752	0	RIADB753	0	5.a.
b. Recoveries	RIADB754	0	RIADB755	0	RIADB756	0	RIADB757	0	RIADB758	0	RIADB759	0	RIADB760	0	5.b.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans		(Column E) Other Consumer Loans		(Column F) Commercial and Industrial Loans		(Column G) All Other Loans, All Leases, and All Other Assets		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
6. Amount of ownership (or seller's) interests carried as:															
a. Securities (included in Sch RC-B or Sch RC, item 5)			RCONB761	0	RCONB762	0					RCONB763	0			6.a.
b. Loans (included in Schedule RC-C)			RCONB500	0	RCONB501	0					RCONB502	0			6.b.
7. Past due loan amounts included in interests reported in item 6.a.:															
a. 30–89 days past due			RCONB764	0	RCONB765	0					RCONB766	0			7.a.
b. 90 days or more past due			RCONB767	0	RCONB768	0					RCONB769	0			7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):			RIAD		RIAD						RIAD				
a. Charge-offs			RIADB770	0	RIADB771	0					RIADB772	0			8.a.
b. Recoveries			RIADB773	0	RIADB774	0					RIADB775	0			8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions															
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776	0	RCON RCONB777	0	RCON RCONB778	0	RCONB779	0	RCONB780	0	RCON RCONB781	0	RCONB782	0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783	0	RCONB784	0	RCONB785	0	RCONB786	0	RCONB787	0	RCONB788	0	RCONB789	0	10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans RCON	Amount	(Column B) Home Equity Lines RCON	Amount	(Column C) Credit Card Receivables RCON	Amount	(Column D) Auto Loans RCON	Amount	(Column E) Other Consumer Loans RCON	Amount	(Column F) Commercial and Industrial Loans RCON	Amount	(Column G) All Other Loans, All Leases, and All Other Assets RCON	Amount	
Bank Asset Sales															
11. Assets sold with recourse or other seller-provided credit enhancements and not securities by the reporting bank	RCONB790	0	RCONB791	0	RCONB792	0	RCONB793	0	RCONB794	0	RCONB795	0	RCONB796	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797	0	RCONB798	0	RCONB799	0	RCONB800	0	RCONB801	0	RCONB802	0	RCONB803	0	12.

Memoranda — Dollar Amounts in Thousands	RCON	Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	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):			
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	0	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	0	M.2.b.
c. Other financial assets (includes home equity lines) (1)	RCONA591	0	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:(2)			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	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:			
(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 (3)	RCONC407	0	M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.
2. Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with $1 billion or more in total assets.
3. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

	RCON	YES NO	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCONA345	Y	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCONA346	Y	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	Y	3.

Please enter the total fiduciary assets (item 10., Col. A & B in thousands of dollars) as of December 31 of the preceding year	1,051,546
Does the instititution have gross fiduciary and related services income greater than 10% of revenue (RI 3. & RI 5.m.) as of December 31 of the preceding calendar year? (Enter Y or N)	YES NO Y

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of $100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Number	RCON	Number	
FIDUCIARY AND RELATED ASSETS									
4. Personal trust and agency accounts	RCONB868	738,361	RCONB869	66,011	RCONB870	689	RCONB871	54	4.
5. Employee benefit and retirement-related trust and agency accounts:									
a. Employee benefit—defined contribution	RCONB872	25,222	RCONB873	14,964	RCONB874	27	RCONB875	4	5.a.
b. Employee benefit—defined benefit	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0	5.b.
c. Other employee benefit and retirement-related accounts	RCONB880	2,988	RCONB881	67,784	RCONB882	13	RCONB883	207	5.c.
6. Corporate trust and agency accounts	RCONB884	0	RCONB885	143,022	RCONC001	0	RCONC002	11	6.
7. Investment management and investment advisory agency accounts	RCONB886	0	RCONJ253	0	RCONB888	0	RCONJ254	0	7.
8. Foundation and endowment trust and agency accounts	RCONJ255	0	RCONJ256	0	RCONJ257	0	RCONJ258	0	8.
9. Other fiduciary accounts	RCONB890	22	RCONB891	5	RCONB892	1	RCONB893	6	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894	766,593	RCONB895	291,786	RCONB896	730	RCONB897	282	10.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets RCON	Amount	(Column B) Non-Managed Assets RCON	Amount	(Column C) Number of Managed Accounts RCON	Number	(Column D) Number of Non-Managed Accounts RCON	Number	
11. Custody and safekeeping accounts			RCONB898	**203,024**			RCONB899	**210**	11.
12. Not applicable.									
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259	**2,988**	RCONJ260	**67,784**	RCONJ261	**13**	RCONJ262	**220**	13.

Dollar Amounts in Thousands	RIAD	Amount	
FIDUCIARY AND RELATED SERVICES INCOME			
14. Personal trust and agency accounts	RIADB904	**1,145**	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	RIADB905	**0**	15.a.
b. Employee benefit—defined benefit	RIADB906	**0**	15.b.
c. Other employee benefit and retirement-related accounts	RIADB907	**0**	15.c.
16. Corporate trust and agency accounts	RIADA479	**0**	16.
17. Investment management and investment advisory agency accounts	RIADJ315	**0**	17.
18. Foundation and endowment trust and agency accounts	RIADJ316	**0**	18.
19. Other fiduciary accounts	RIADA480	**0**	19.
20. Custody and safekeeping accounts	RIADB909	**0**	20.
21. Other fiduciary and related services income	RIADB910	**0**	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	**1,145**	22.
23. Less: Expenses	RIADC058	**1,001**	23.
24. Less: Net losses from fiduciary and related services	RIADA488	**0**	24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	**0**	25.
26. Net fiduciary and related services income	RIADA491	**144**	26.

Memoranda Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts RCON	Amount	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts RCON	Amount	(Column C) All Other Accounts RCON	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	RCONJ263	**0**	RCONJ264	**0**	RCONJ265	**0**	M.1.a.
b. Interest-bearing deposits	RCONJ266	**0**	RCONJ267	**0**	RCONJ268	**0**	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCONJ269	**0**	RCONJ270	**0**	RCONJ271	**0**	M.1.c.
d. State, county, and municipal obligations	RCONJ272	**0**	RCONJ273	**0**	RCONJ274	**0**	M.1.d.
e. Money market mutual funds	RCONJ275	**0**	RCONJ276	**0**	RCONJ277	**0**	M.1.e.
f. Equity mutual funds	RCONJ278	**0**	RCONJ279	**0**	RCONJ280	**0**	M.1.f.
g. Other mutual funds	RCONJ281	**0**	RCONJ282	**0**	RCONJ283	**0**	M.1.g.
h. Common trust funds and collective investment funds	RCONJ284	**0**	RCONJ285	**0**	RCONJ286	**0**	M.1.h.
i. Other short-term obligations	RCONJ287	**0**	RCONJ288	**0**	RCONJ289	**0**	M.1.i.
j. Other notes and bonds	RCONJ290	**0**	RCONJ291	**0**	RCONJ292	**0**	M.1.j.
k. Investments in unregistered funds and private equity investments	RCONJ293	**0**	RCONJ294	**0**	RCONJ295	**0**	M.1.k.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
1.l. Other common and preferred stocks	RCONJ296	0	RCONJ297	0	RCONJ298	0	M.1.l.
m. Real estate mortgages	RCONJ299	0	RCONJ300	0	RCONJ301	0	M.1.m
n. Real estate	RCONJ302	0	RCONJ303	0	RCONJ304	0	M.1.n.
o. Miscellaneous assets	RCONJ305	0	RCONJ306	0	RCONJ307	0	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCONJ308	0	RCONJ309	0	RCONJ310	0	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCON	Amount	RCON	Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	RCONJ311	0	RCONJ312	0	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:	RCON	Number	RCON	Amount	
a. Corporate and municipal trusteeships	RCONB927	0	RCONB928	0	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	RCONJ313	0	RCONJ314	0	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	0			M.2.b.

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:	RCON	Number	RCON	Amount	
a. Domestic equity	RCONB931	0	RCONB932	0	M.3.a.
b. International/Global equity	RCONB933	0	RCONB934	0	M.3.b.
c. Stock/Bond blend	RCONB935	0	RCONB936	0	M.3.c.
d. Taxable bond	RCONB937	0	RCONB938	0	M.3.d.
e. Municipal bond	RCONB939	0	RCONB940	0	M.3.e.
f. Short-term investments/Money market	RCONB941	0	RCONB942	0	M.3.f.
g. Specialty/Other	RCONB943	0	RCONB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCONB945	0	RCONB946	0	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management and investment advisory agency accounts	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	RIADB959	0	RIADB960	0	RIADB961	0	M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:
Maximum number of allowed characters for the name and title is 40. The maximum number for E-Mail Address is 76.

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Area Code / Phone Number / Extension (TEXT B963)

Area Code / FAX number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in RI-E, item 2.g; RC-O memo. 6-9, 14, 15, and 18; and RC-P 7.a. and 7.b. is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMEN DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS O INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

	RCON	Yes No
Comments?.....	RCON6979	**N**

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT6980)

Please enter no more than 75 characters a line.