

**Federal Financial Institutions Examination Council**

---



---

**Consolidated Reports of Condition and Income for a Bank with  
Domestic Offices Only and Total Assets Less than \$5 Billion - FFIEC  
051**

Institution Name	<b>PINNACLE BANK</b>
City	<b>MORGAN HILL</b>
State	<b>CA</b>
Zip Code	<b>95037</b>
Call Report Report Date	<b>12/31/2021</b>
Report Type	<b>051</b>
RSSD-ID	<b>3455227</b>
FDIC Certificate Number	<b>58297</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>121144340</b>
Last updated on	<b>1/27/2022</b>



## Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$5 Billion - FFIEC 051

### Report at the close of business December 31, 2021

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

(20211231)

(RCON 9999)

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

### Submission of Reports

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

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

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

FDIC Certificate Number **58297** (RSSD 9050)

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

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

### PINNACLE BANK

Legal Title of Bank (RSSD 9017)

### MORGAN HILL

City (RSSD 9130)

CA

State Abbreviation (RSSD 9200)

**95037**

Zip Code (RSSD 9220)

# Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$5 Billion - FFIEC 051

## Table of Contents

Signature Page .....	1	Schedule RC-K - Quarterly Averages(Form Type - 051) .....	30
Table of Contents .....	2	Schedule RC-L - Off-Balance Sheet Items(Form Type - 051) .....	31
Contact Information for the Reports of Condition and Income .....	3	Schedule RC-M - Memoranda(Form Type - 051) .....	33
USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information .....	4	Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051) .....	36
Contact Information(Form Type - 051) .....	5	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051) .....	39
Schedule RI - Income Statement(Form Type - 051) .....	7	Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051) .....	41
Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051) .....	9	Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 051) .....	44
Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 051) .....	10	Schedule RC-T - Fiduciary and Related Services(Form Type - 051) .....	53
Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051) .....	11	Schedule SU - Supplemental Information(Form Type - 051) .....	57
Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 051) .....	12	Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051) .....	58
Schedule RI-E - Explanations (Form Type - 051) .....	13		
Schedule RC - Balance Sheet(Form Type - 051) .....	15		
Schedule RC-B - Securities(Form Type - 051) .....	17		
Schedule RC-C Part I - Loans and Leases(Form Type - 051) .....	19		
Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051) .....	23		
Schedule RC-E - Deposit Liabilities(Form Type - 051) .....	25		
Schedule RC-F - Other Assets(Form Type - 051) .....	28		
Schedule RC-G - Other Liabilities(Form Type - 051) .....	29		

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

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

**Legend:** NR - Not Reported, CONF - Confidential

## Contact Information for the Reports of Condition and Income

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

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

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Area Code / Phone Number / Extension (TEXT C493)

CONF

Area Code / FAX Number (TEXT C494)

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

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

CONF

Area Code / FAX Number (TEXT 9116)

### Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Area Code / Phone Number / Extension (TEXT C369)

CONF

Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Area Code / Phone Number / Extension (TEXT C374)

CONF

Area Code / FAX Number (TEXT C375)

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

### Contact Information

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

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

#### Primary Contact

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

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

#### Secondary Contact

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

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

#### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

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

#### Fourth Contact

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

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

---

## Contact Information(Form Type - 051)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name .....	TEBTC490	CONF	1.a.1.
2. Title .....	TEBTC491	CONF	1.a.2.
3. E-mail Address .....	TEBTC492	CONF	1.a.3.
4. Telephone .....	TEBTC493	CONF	1.a.4.
5. FAX .....	TEBTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name .....	TEBTC495	CONF	1.b.1.
2. Title .....	TEBTC496	CONF	1.b.2.
3. E-mail Address .....	TEXT4086	CONF	1.b.3.
4. Telephone .....	TEXT8902	CONF	1.b.4.
5. FAX .....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title .....	TEXTB962	CONF	2.a.
b. E-mail Address .....	TEXTB926	CONF	2.b.
c. Telephone .....	TEXTB963	CONF	2.c.
d. FAX .....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name .....	TEBTC366	CONF	3.a.1.
2. Title .....	TEBTC367	CONF	3.a.2.
3. E-mail Address .....	TEBTC368	CONF	3.a.3.
4. Telephone .....	TEBTC369	CONF	3.a.4.
5. FAX .....	TEBTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name .....	TEBTC371	CONF	3.b.1.
2. Title .....	TEBTC372	CONF	3.b.2.
3. E-mail Address .....	TEBTC373	CONF	3.b.3.
4. Telephone .....	TEBTC374	CONF	3.b.4.
5. FAX .....	TEBTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name .....	TEBTC437	CONF	4.a.1.
2. Title .....	TEBTC438	CONF	4.a.2.
3. E-mail Address .....	TEBTC439	CONF	4.a.3.
4. Telephone .....	TEBTC440	CONF	4.a.4.
b. Secondary Contact			4.b.
1. Name .....	TEBTC442	CONF	4.b.1.
2. Title .....	TEBTC443	CONF	4.b.2.
3. E-mail Address .....	TEBTC444	CONF	4.b.3.
4. Telephone .....	TEBTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name .....	TEBTC870	CONF	4.c.1.
2. Title .....	TEBTC871	CONF	4.c.2.
3. E-mail Address .....	TEBTC872	CONF	4.c.3.
4. Telephone .....	TEBTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name .....	TEBTC875	CONF	4.d.1.

Dollar amounts in thousands

2. Title .....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address .....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone .....	TEXTC878	<b>CONF</b>	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name .....	TEXTFT42	<b>CONF</b>	5.a.1.
2. E-mail Address .....	TEXTFT44	<b>CONF</b>	5.a.2.
3. Telephone .....	TEXTFT43	<b>CONF</b>	5.a.3.
4. FAX.....	TEXTFT45	<b>CONF</b>	5.a.4.

## Schedule RI - Income Statement(Form Type - 051)

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties .....	RIAD4435	1,581	1.a.1.a.
b. All other loans secured by real estate .....	RIAD4436	15,676	1.a.1.b.
2. Commercial and industrial loans .....	RIAD4012	6,312	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	6	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans <sup>1</sup> .....	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	23,575	1.a.6.
b. Income from lease financing receivables .....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions <sup>2</sup> .....	RIAD4115	194	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	0	1.d.1.
2. Mortgage-backed securities.....	RIADB489	127	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	107	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	8	1.f.
g. Other interest income .....	RIAD4518	114	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.) .....	RIAD4107	24,125	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	78	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs) .....	RIAD0093	761	2.a.2.a.
b. Time deposits of \$250,000 or less .....	RIADHK03	100	2.a.2.b.
c. Time deposits of more than \$250,000 .....	RIADHK04	107	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	0	2.b.
c. Other interest expense .....	RIADGW44	0	2.c.
d. Not applicable			2.d.
e. Total interest expense (sum of items 2.a through 2.c) .....	RIAD4073	1,046	2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	23,079	3.
4. Provision for loan and lease losses <sup>3</sup> .....	RIADJJ33	0	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts .....	RIAD4080	185	5.b.
c. Not applicable			5.c.
d. Income from securities-related and insurance activities			5.d.
1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	RIADHT73	0	5.d.1.

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.

3. Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

2. 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.

Dollar amounts in thousands

2. Income from insurance activities <sup>3</sup>	RIADHT74	0	5.d.2
e. Not applicable			5.e.
f. Net servicing fees	RIADB492	986	5.f.
g. Not applicable			5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases	RIAD5416	5,404	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 <sup>3</sup>	RIADB496	0	5.k.
l. Other noninterest income	RIADB497	510	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	7,085	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits	RIAD4135	14,066	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	1,563	7.b.
c. Not available			7.c.
1. Goodwill impairment losses	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets	RIADC232	0	7.c.2.
d. Other noninterest expense	RIAD4092	3,611	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	19,240	7.e.
8. Not available			8.
a. Income (loss) before change in net 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	10,924	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup>	RIADHT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	RIAD4301	10,924	8.c.
9. Applicable income taxes (on item 8.c)	RIAD4302	3,174	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	RIAD4300	7,750	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	7,750	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	7,750	14.
1. Not applicable			M.1.
2. Not applicable			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	79	M.5.
Memorandum item 6 is to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans	RIAD4024	0	M.6.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup>			
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup>	RIAD9106	00000000	M.7.

3. Includes underwriting income from insurance and reinsurance activities.

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

\* Describe on Schedule RI-E - Explanations.

\* Describe on Schedule RI-E - Explanations.

4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

\* Describe on Schedule RI-E - Explanations.

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 in the June 30, 2018, Report of Condition.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2019, would report 20190301.

Dollar amounts in thousands

8. Not applicable			M.8.
9. Not applicable			M.9.
10. Not applicable			M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?..	RIADA530	No	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))..	RIADF228	NR	M.12.
13. Not applicable			M.13.
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
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) <sup>3</sup> ..	RIADJ321	0	M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			M.15.
15. Components of service charges on deposit accounts (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	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..	RIADH033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..	RIADH034	NR	M.15.c.
d. All other service charges on deposit accounts..	RIADH035	NR	M.15.d.

## Schedule RI-A - Changes in Bank Equity Capital(Form Type - 051)

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) ..	RIAD3217	58,226	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	58,226	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	7,750	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	588	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 <sup>1</sup> .....	RIADB511	-158	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	66,406	12.

3. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

\* Describe on Schedule RI-E - Explanations.

1. Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale debt 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.

\* Describe on Schedule RI-E - Explanations.

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 051)

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

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date			
1. Loans secured by real estate:			1.		
a. Construction, land development, and other land loans:			1.a.		
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans..	RIADC893	0	RIADC894	0	1.a.2.
b. Secured by farmland..	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 familyresidentialproperties and extended under lines of credit. ....	RIAD5411	0	RIAD5412	36	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens .....	RIADC234	0	RIADC217	6	1.c.2.a.
b. Secured by junior liens .....	RIADC235	0	RIADC218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties .....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties...	RIADC895	0	RIADC896	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RIADC897	0	RIADC898	0	1.e.2.
2. Not applicable					2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RIAD4638	0	RIAD4608	50	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	0	RIADK206	0	5.c.
6. Not applicable					6.
7. All other loans <sup>2</sup> .....	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	92	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above..	RIAD5409	0	RIAD5410	0	M.1.
2. Not applicable					M.2.
Memorandum item 3 are to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans					
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) <sup>2</sup> ..	RIAD4655	0	RIAD4665	0	M.3.

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."

2. 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, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 051)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities	
1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	6,101	RIADJH88	NR	RIADJH94	NR
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	92	RIADJH89	NR	RIADJH95	NR
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	0	RIADJH92	NR	RIADJH98	NR
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	RIAD5523	0	RIADJJ00	NR	RIADJJ01	NR
5. Provisions for credit losses <sup>4</sup> .....	RIAD4230	0	RIADJH90	NR	RIADJH96	NR
6. Adjustments (see instructions for this schedule).....	RIADC233	0	RIADJH91	NR	RIADJH97	NR
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	6,193	RIADJH93	NR	RIADJH99	NR

Dollar amounts in thousands			
1. Not applicable			M.1.
2. Not applicable			M.2.
3. Not applicable			M.3.
4. Not applicable			M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>1</sup> ...	RIADJJ02	NR	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>1</sup> ...	RCONJJ03	NR	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures.....	RIADMG93	NR	M.7.

3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- \* Describe on Schedule RI-E - Explanations.
1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.
1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.

## Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 051)

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

Dollar amounts in thousands		(Column A) Recorded Investment	(Column B) Allowance Balance	
1. Real estate loans:				1.
a. Construction loans .....	RCONJJ04	NR	RCONJJ12	NR 1.a.
b. Commercial real estate loans .....	RCONJJ05	NR	RCONJJ13	NR 1.b.
c. Residential real estate loans .....	RCONJJ06	NR	RCONJJ14	NR 1.c.
2. Commercial loans <sup>3</sup> .....	RCONJJ07	NR	RCONJJ15	NR 2.
3. Credit cards .....	RCONJJ08	NR	RCONJJ16	NR 3.
4. Other consumer loans .....	RCONJJ09	NR	RCONJJ17	NR 4.
5. Unallocated, if any .....			RCONJJ18	NR 5.
6. Total (sum of items 1.a through 5) <sup>4</sup> .....	RCONJJ11	NR	RCONJJ19	NR 6.

Dollar amounts in thousands				
Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets.		RCONJJ20	NR	7.
7. Securities issued by states and political subdivisions in the U.S. ....				
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS) .....	RCONJJ21	NR		8.
9. Asset-backed securities and structured financial products .....	RCONJJ23	NR		9.
10. Other debt securities .....	RCONJJ24	NR		10.
11. Total (sum of items 7 through 10) <sup>6</sup> .....	RCONJJ25	NR		11.

3. Include all loans and leases not reported s real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.  
 4. Item 6, column B, must equal Schedule RC, item 4.c.  
 6. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

## Schedule RI-E - Explanations (Form Type - 051)

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

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

Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.

Dollar amounts in thousands		
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l:		1.
a. Income and fees from the printing and sale of checks .....	RIADC013	0 1.a.
b. Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014	109 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	5 1.e.
f. Bank card and credit card interchange fees .....	RIADF555	146 1.f.
g. Income and fees from wire transfers .....	RIADT047	0 1.g.
h. Disclose component and the dollar amount of that component:		1.h.
(TEXT4461) NR	RIAD4461	0 1.h.1.
i. Disclose component and the dollar amount of that component:		1.i.
(TEXT4462) NR	RIAD4462	0 1.i.1.
j. Disclose component and the dollar amount of that component:		1.j.
(TEXT4463) NR	RIAD4463	0 1.j.1.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:		2.
a. Data processing expenses .....	RIADC017	983 2.a.
b. Advertising and marketing expenses .....	RIAD0497	398 2.b.
c. Directors' fees .....	RIAD4136	216 2.c.
d. Printing, stationery, and supplies .....	RIADC018	43 2.d.
e. Postage .....	RIAD8403	5 2.e.
f. Legal fees and expenses .....	RIAD4141	59 2.f.
g. FDIC deposit insurance assessments .....	RIAD4146	CONF 2.g.
h. Accounting and auditing expenses .....	RIADF556	260 2.h.
i. Consulting and advisory expenses .....	RIADF557	10 2.i.
j. Automated teller machine (ATM) and interchange expenses .....	RIADF558	36 2.j.
k. Telecommunications expenses .....	RIADF559	204 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	84 2.m.
n. Disclose component and the dollar amount of that component:		2.n.
(TEXT4464) NR	RIAD4464	0 2.n.1.
o. Disclose component and the dollar amount of that component:		2.o.
(TEXT4467) NR	RIAD4467	0 2.o.1.
p. Disclose component and the dollar amount of that component:		2.p.
(TEXT4468) NR	RIAD4468	0 2.p.1.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):		3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:		3.a.
(TEXTFT29) NR	RIADFT29	0 3.a.1.
3. Applicable income tax effect .....	RIADFT30	0 3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:		3.b.
(TEXTFT31) NR	RIADFT31	0 3.b.1.
3. Applicable income tax effect .....	RIADFT32	0 3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):		4.

Dollar amounts in thousands

a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1</sup> .....	RIADJJ26	NR	4.a.
b. Effect of adoption of lease accounting standard - ASC Topic 842 .....	RIADKW17	NR	4.b.
c. Disclose component and the dollar amount of that component:			4.c.
(TEXTB526) NR	RIADB526	0	4.c.1.
d. Disclose component and the dollar amount of that component:			4.d.
(TEXTB527) NR	RIADB527	0	4.d.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) NR	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	0	5.b.1.
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments). <sup>3</sup>			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....	RIADJJ27	NR	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1</sup> .....	RIADJJ28	NR	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
(TEXT4521) NR	RIAD4521	0	6.c.1.
d. Disclose component and the dollar amount of that component:			6.d.
(TEXT4522) NR	RIAD4522	0	6.d.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments? .....	RIAD4769	No	7.a.
b. Other explanations (please type or print clearly, 750 character limit) .....	TEXT4769	NR	7.b.

1. Only institutions that have adopted ASU 2016-13 should report an amount in item 4.a, if applicable.  
3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.  
1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.  
1. Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.

## Schedule RC - Balance Sheet(Form Type - 051)

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

Dollar amounts in thousands

1. Cash and balances due from depository institutions:			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCON0081	28,799	1.a.
b. Interest-bearing balances <sup>2</sup>	RCON0071	191,849	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup>	RCONJJ34	12,064	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCON1773	20,064	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup>	RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	30,735	3.a.
b. Securities purchased under agreements to resell <sup>5</sup>	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	0	4.a.
b. Loans and leases held for investment	RCONB528	427,644	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup>	RCON3123	6,194	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529	421,450	4.d.
5. Trading assets	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	14,205	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 (from Schedule RC-M)	RCON2143	5,312	10.
11. Other assets (from Schedule RC-F) <sup>6</sup>	RCON2160	13,993	11.
12. Total assets (sum of items 1 through 11)	RCON2170	738,471	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	659,675	13.a.
1. Noninterest-bearing <sup>8</sup>	RCON6631	332,445	13.a.1.
2. Interest-bearing	RCON6636	327,230	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased <sup>9</sup>	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>10</sup>	RCONB995	0	14.b.
15. Trading liabilities	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	0	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>11</sup>	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	12,389	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	672,064	21.

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report in item 2.a, amounts net of any applicable allowance for credit losses, and should equal to Schedule RC-B, item 8, column A less Schedule RI-B, Part II, item 7, column B.
- Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
- Includes all securities resale agreements, regardless of maturity.
- Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.
- Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
- Includes noninterest-bearing demand, time, and savings deposits.
- Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- Includes all securities repurchase agreements, regardless of maturity.
- Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

22. Not applicable			22.
23. Perpetual preferred stock and related surplus	RCON3838	0	23.
24. Common stock	RCON3230	47,165	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON3839	4,088	25.
26. Not available			26.
a. Retained earnings	RCON3632	15,281	26. a.
b. Accumulated other comprehensive income <sup>1</sup>	RCONB530	-127	26. b.
c. Other equity capital components <sup>2</sup>	RCONA130	0	26. c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCON3210	66,407	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	66,407	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	738,471	29.
<i>To be reported with the March Report of Condition.</i>			
<i>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.</i>			
<i>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.</i>			
<i>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).</i>			
<i>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).</i>			
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			
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 2020..			
<i>To be reported with the March Report of Condition.</i>			
2. Bank's fiscal year-end date (report the date in MMDD format)	RCON8678	NR	M.2.

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

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

## Schedule RC-B - Securities(Form Type - 051)

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value					
1. U.S. Treasury securities.....	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCONHT50	0	RCONHT51	0	RCONHT52	0	RCONHT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8497	0	RCON8498	0	RCON8499	0	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONHT54	12,064	RCONHT55	12,006	RCONHT56	13,986	RCONHT57	13,807	4a.1.
2. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG312	0	RCONG313	0	RCONG314	908	RCONG315	896	4b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	5,350	RCON1741	5,361	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Not applicable.									7.
8. Total (sum of items 1 through 6.b) <sup>2</sup> .....	RCON1754	12,064	RCON1771	12,006	RCON1772	20,244	RCON1773	20,064	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.a.
1. Three months or less .....	RCONA549	0	M.2.a.1.
2. Over three months through 12 months .....	RCONA550	0	M.2.a.2.
3. Over one year through three years .....	RCONA551	0	M.2.a.3.
4. Over three years through five years .....	RCONA552	5,361	M.2.a.4.
5. Over five years through 15 years .....	RCONA553	0	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: <sup>2</sup>			M.2.b.
1. Three months or less .....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months .....	RCONA556	6	M.2.b.2.
3. Over one year through three years .....	RCONA557	4	M.2.b.3.
4. Over three years through five years .....	RCONA558	321	M.2.b.4.
5. Over five years through 15 years .....	RCONA559	10,714	M.2.b.5.
6. Over 15 years .....	RCONA560	14,825	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: <sup>5</sup>			M.2.c.
1. Three years or less .....	RCONA561	0	M.2.c.1.
2. Over three years .....	RCONA562	896	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	6	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost .....	RCON8782	0	M.4.a.
b. Fair value .....	RCON8783	0	M.4.b.

- Includes Small Business Administration "Guaranteed Loan Pool Certificates"; U.S. Maritime Administration obligations; Export-Import Bank participation certificates; and 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.
- 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).
- 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).
- For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- 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-C Part I - Loans and Leases(Form Type - 051)

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

1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans .....	RCONF158	1,395	1.a.1.
2. Other construction loans and all land development and other land loans .....	RCONF159	7,177	1.a.2.
b. Secured by farmland (including farm residential and other improvements) .....	RCON1420	15,274	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.	RCON1797.	3,019	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens .....	RCON5367	18,670	1.c.2.a.
b. Secured by junior liens .....	RCON5368	3,710	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties .....	RCON1460	4,780	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF160	130,502	1.e.1.
2. Loans secured by other nonfarm nonresidential properties .....	RCONF161	187,057	1.e.2.
2. Loans to depository institutions and acceptances of other banks .....	RCON1288	0	2.
3. Loans to finance agricultural production and other loans to farmers .....	RCON1590	1,163	3.
4. Commercial and industrial loans .....	RCON1766	54,789	4.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards .....	RCONB538	0	6.a.
b. Other revolving credit plans .....	RCONB539	67	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	41	6.d.
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:			9.
a. Loans to nondepository financial institutions .....	RCONJ454	0	9.a.
b. Other loans .....	RCONJ464	0	9.b.
10. Lease financing receivables (net of unearned income) .....	RCON2165	0	10.
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	427,644	12.

Dollar amounts in thousands

Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.

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 .....

2. Other construction loans and all land development and other land loans .....

b. Loans secured by 1-4 family residential properties .....

c. Secured by multifamily (5 or more) residential properties .....

d. Secured by nonfarm nonresidential properties:

1. Loans secured by owner-occupied nonfarm nonresidential properties .....

2. Loans secured by other nonfarm nonresidential properties .....

e. Commercial and industrial loans .....

f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....

1. Loans secured by farmland .....

2. Not applicable .....

3. Not applicable .....

4. Loans to individuals for household, family, and other personal expenditures:

a. Credit cards .....

b. Automobile loans .....

c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....

Memorandum item 1.f.(5) is to be completed by:

\* Banks with \$300 million or more in total assets

\* Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans

5. Loans to finance agricultural production and other loans to farmers<sup>1</sup> .....

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.) .....

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)) with a remaining maturity or next repricing date of:<sup>1, 2</sup>

1. Three months or less .....

2. Over three months through 12 months .....

3. Over one year through three years .....

4. Over three years through five years .....

5. Over five years through 15 years .....

6. Over 15 years .....

b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of:<sup>1, 3</sup>

1. Three months or less .....

2. Over three months through 12 months .....

3. Over one year through three years .....

4. Over three years through five years .....

5. Over five years through 15 years .....

6. Over 15 years .....

c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....

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<sup>4</sup> .....

			M.1.
			M.1.a.
RCONK158	0		M.1.a.1.
RCONK159	0		M.1.a.2.
RCONF576	0		M.1.b.
RCONK160	0		M.1.c.
			M.1.d.
RCONK161	0		M.1.d.1.
RCONK162	0		M.1.d.2.
RCONK256	17		M.1.e.
RCONK165	0		M.1.f.
RCONK166	0		M.1.f.1.
			M.1.f.2.
			M.1.f.3.
			M.1.f.4.
RCONK098	0		M.1.f.4.a.
RCONK203	0		M.1.f.4.b.
RCONK204	0		M.1.f.4.c.
RCONK168	0		M.1.f.5.
RCONHK25	17		M.1.g.
			M.2.
			M.2.a.
RCONA564	12,246		M.2.a.1.
RCONA565	290		M.2.a.2.
RCONA566	1,461		M.2.a.3.
RCONA567	2,755		M.2.a.4.
RCONA568	1,918		M.2.a.5.
RCONA569	0		M.2.a.6.
			M.2.b.
RCONA570	116,557		M.2.b.1.
RCONA571	34,042		M.2.b.2.
RCONA572	58,438		M.2.b.3.
RCONA573	91,491		M.2.b.4.
RCONA574	100,353		M.2.b.5.
RCONA575	8,008		M.2.b.6.
RCONA247	36,151		M.2.c.
RCON2746	279		M.3.

- 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, 2018, Report of Condition.
1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).
1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured
- Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Dollar amounts in thousands

Memorandum item 4 is to be completed semiannually in the June and December reports only.

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)).....

5. Not applicable

6. Not applicable

Memorandum items 7.a, 7.b and 8.a are to be completed semiannually in the June and December reports only.

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):<sup>1</sup>

a. Outstanding balance .....

b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:

a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and 1.c.(2)(b)).....

Memorandum items 8.b and 8.c are to be completed annually in the December report only 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, 2019, 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).

b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....

c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....

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)) .....

10. Not applicable

RCON5370	17,633	M.4.
		M.5.
		M.6.
		M.7.
RCONC779	0	M.7.a.
RCONC780	0	M.7.b.
		M.8.
RCONF230	0	M.8.a.
RCONF231	NR	M.8.b.
RCONF232	NR	M.8.c.
RCONF577	0	M.9.
		M.10.

1. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Dollar amounts in thousands

11. Not applicable M.11.

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	
<i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i>					
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 <sup>2</sup> .	RCONGW45	0	RCONGW46	0	RCONGW47 0 M.12.

Dollar amounts in thousands

<i>Memorandum item 13 is 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) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.</i>					M.13.
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)..	RCONG376	NR			M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))..	RIADG377	NR			M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases .....	RCONG378	28,301			M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					M.15.
15. Reverse mortgages:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):					M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	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:					M.15.b.
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:					M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ470	0			M.15.c.1.
2. Proprietary reverse mortgages .....	RCONJ471	0			M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks in the June and December reports only.</i>					
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	RCONLE75	0			M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>					
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:					M.17.
a. Number of Section 4013 loans outstanding .....	RCONLG24	CONF			M.17.a.
b. Outstanding balance of Section 4013 loans .....	RCONLG25	CONF			M.17.b.

2. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 051)

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.

### Dollar amounts in thousands

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

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

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

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

RCON6999	No	1.
		2.
RCON5562	NR	2.a.
RCON5563	NR	2.b.

### Dollar amounts in thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2))

- a. With original amounts of \$100,000 or less
- b. With original amounts of more than \$100,000 through \$250,000.
- c. With original amounts of more than \$250,000 through \$1,000,000.

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):

- a. With original amounts of \$100,000 or less
- b. With original amounts of more than \$100,000 through \$250,000
- c. With original amounts of more than \$250,000 through \$1,000,000.

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
			3.
RCON5564	5	RCON5565	254 3.a.
RCON5566	28	RCON5567	3,855 3.b.
RCON5568	133	RCON5569	56,450 3.c.
			4.
RCON5570	99	RCON5571	3,740 4.a.
RCON5572	59	RCON5573	5,851 4.b.
RCON5574	91	RCON5575	23,143 4.c.

### Dollar amounts in thousands

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

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

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

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

RCON6860	No	5.
		6.
RCON5576	NR	6.a.
RCON5577	NR	6.b.

Dollar amounts in thousands

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):

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

8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):

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

(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
				7.
RCON5578	1	RCON5579	2	7.a.
RCON5580	2	RCON5581	427	7.b.
RCON5582	9	RCON5583	2,396	7.c.
				8.
RCON5584	0	RCON5585	0	8.a.
RCON5586	2	RCON5587	158	8.b.
RCON5588	0	RCON5589	0	8.c.

## Schedule RC-E - Deposit Liabilities(Form Type - 051)

Dollar amounts in thousands		(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:					
1. Individuals, partnerships, and corporations .....	RCONB549	<b>369,490</b>		RCONB550	<b>276,077</b> 1.
2. U.S. Government .....	RCON2202	<b>0</b>		RCON2520	<b>0</b> 2.
3. States and political subdivisions in the U.S .....	RCON2203	<b>745</b>		RCON2530	<b>12,121</b> 3.
4. Commercial banks and other depository institutions in the U.S .....	RCONB551	<b>0</b>		RCONB552	<b>1,242</b> 4.
5. Banks in foreign countries.....	RCON2213	<b>0</b>		RCON2236	<b>0</b> 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>		RCON2377	<b>0</b> 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>370,235</b>	RCON2210	<b>345,255</b>	RCON2385 <b>289,440</b> 7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
<i>Memorandum item 1.a is to be completed semiannually in the June and December reports only.</i>			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	2,039	M.1.a.
b. Total brokered deposits .....	RCON2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	0	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above) .....	RCONHK06	0	M.1.d.1.
2. Not applicable .....			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONK220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	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.
g. Total reciprocal deposits (as of the report date) .....	RCONJH83	36,987	M.1.g.
<i>Memorandum items 1.h.(1) through 1.h.(4) and 1.i. are to be completed semiannually in the June and December reports only.</i>			M.1.h.
h. Sweep deposits:			
1. Fully insured, affiliate sweep deposits .....	RCONMT87	0	M.1.h.1.
2. Not fully insured, affiliate sweep deposits .....	RCONMT89	0	M.1.h.2.
3. Fully insured, non-affiliate sweep deposits .....	RCONMT91	0	M.1.h.3.
4. Not fully insured, non-affiliate sweep deposits .....	RCONMT93	0	M.1.h.4.
i. Total sweep deposits that are not brokered deposits .....	RCONMT95	0	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs) .....	RCON6810	182,009	M.2.a.1.
2. Other savings deposits (excludes MMDAs) .....	RCON0352	67,683	M.2.a.2.
b. Total time deposits of less than \$100,000 .....	RCON6648	4,030	M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	19,288	M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474	16,430	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	1,476	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less .....	RCONHK07	11,672	M.3.a.1.
2. Over three months through 12 months .....	RCONHK08	10,076	M.3.a.2.
3. Over one year through three years .....	RCONHK09	1,570	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) <sup>3</sup> .....	RCONHK11	21,747	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less .....	RCONHK12	1,618	M.4.a.1.
2. Over three months through 12 months .....	RCONHK13	13,968	M.4.a.2.
3. Over one year through three years .....	RCONHK14	843	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) <sup>3</sup> .....	RCONK222	818	M.4.b.
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>			
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? .....	RCONP752	Yes	M.5.

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

3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum 5 above. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

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 Schedule RC-E, item 1, column A):

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

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 Schedule RC-E, item 1, column C):

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 Schedule RC-E, Memorandum item 2.a.(1) above):

1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum.s 7.b.(1) and 7.b.(2) must be less than or equal to Schedule RC-E, 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.....

2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

		M.6.
RCONP753	NR	M.6.a.
RCONP754	NR	M.6.b.
		M.7.
		M.7.a.
RCONP756	NR	M.7.a.1.
RCONP757	NR	M.7.a.2.
		M.7.b.
RCONP758	NR	M.7.b.1.
RCONP759	NR	M.7.b.2.

## Schedule RC-F - Other Assets(Form Type - 051)

Dollar amounts in thousands

1. Accrued interest receivable <sup>2</sup>	RCONB556	1,520	1.
2. Net deferred tax assets <sup>3</sup>	RCON2148	4,262	2.
3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets <sup>4</sup>	RCONHT80	0	3.
4. Equity investments without readily determinable fair values <sup>5</sup>	RCON1752	2,305	4.
5. Life insurance assets:			5.
a. General account life insurance assets	RCONK201	3,243	5.a.
b. Separate account life insurance assets	RCONK202	0	5.b.
c. Hybrid account life insurance assets	RCONK270	1,953	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>			
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCON2168	710	6.
a. Prepaid expenses	RCON2166	354	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. FDIC loss-sharing indemnification assets	RCONJ448	0	6.d.
e. Computer software	RCONFT33	74	6.e.
f. Accounts receivable	RCONFT34	37	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35	0	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component	TEXT3549	NR	6.h.1.
2. Amount of component	RCON3549	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component	TEXT3550	NR	6.i.1.
2. Amount of component	RCON3550	0	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component	TEXT3551	NR	6.j.1.
2. Amount of component	RCON3551	0	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	13,993	7.

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.
3. See discussion of deferred income taxes in Glossary entry on "income taxes."
4. 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.
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G - Other Liabilities(Form Type - 051)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits <sup>1</sup>	RCON3645	4	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	3,514	1.b.
2. Net deferred tax liabilities <sup>2</sup>	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures <sup>3</sup>	RCONB557	53	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCON2938	8,818	4.
a. Accounts payable	RCON3066	0	4.a.
b. Deferred compensation liabilities	RCONC011	5,679	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. Operating lease liabilities	RCONLB56	3,139	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3552	NR	4.f.1.
2. Amount of component	RCON3552	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3553	NR	4.g.1.
2. Amount of component	RCON3553	0	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component	TEXT3554	NR	4.h.1.
2. Amount of component	RCON3554	0	4.h.2.
5. Total	RCON2930	12,389	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."

3. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

## Schedule RC-K - Quarterly Averages(Form Type - 051)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	221,160	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCONB558	0	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCONB559	15,336	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes <sup>2</sup> .....	RCONB560	4,959	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	8,062	5.
6. Loans:			6.
a. Total loans .....	RCON3360	422,177	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties .....	RCON3465	25,846	6.b.1.
2. All other loans secured by real estate .....	RCON3466	337,936	6.b.2.
c. Commercial and industrial loans .....	RCON3387	58,395	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	42	6.d.2.
7. Not applicable			7.
8. Lease financing receivables (net of unearned income) .....	RCON3484	0	8.
9. Total assets <sup>4</sup> .....	RCON3368	731,756	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	36,339	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs) .....	RCONB563	339,498	11.a.
b. Time deposits of \$250,000 or less .....	RCONHK16	24,802	11.b.
c. Time deposits of more than \$250,000 .....	RCONHK17	17,541	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase .....	RCON3353	0	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) <sup>5</sup> .....	RCON3355	0	13.
<i>Memorandum item 1 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i>			
1. Loans to finance agricultural production and other loans to farmers <sup>2</sup> .....	RCON3386	0	M.1.

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

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

4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) 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).

5. The \$100 million asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

2. 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, 2018, Report of Condition.

## Schedule RC-L - Off-Balance Sheet Items(Form Type - 051)

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines	RCON3814	4,408	1.a.
b. Credit card lines	RCON3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments	RCONF164	4,771	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments	RCONF165	13,845	1.c.1.b.
2. NOT secured by real estate	RCON6550	0	1.c.2.
d. Not applicable			1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans	RCONJ457	80,323	1.e.1.
2. Loans to financial institutions	RCONJ458	0	1.e.2.
3. All other unused commitments	RCONJ459	5,055	1.e.3.
2. Financial standby letters of credit	RCON3819	661	2.
3. Performance standby letters of credit	RCON3821	0	3.
4. Commercial and similar letters of credit	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	0	6.a.
b. Securities borrowed	RCON3432	0	6.b.

Dollar amounts in thousands

7. Not applicable			7
-------------------	--	--	---

Dollar amounts in thousands

8. Not applicable			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital"):	RCON3430	0	9.
a. Not applicable			9.a.
b. Not applicable			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf:	RCONC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component	TEXT3555	NR	9.d.1.
2. Amount of component	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component	TEXT3556	NR	9.e.1.
2. Amount of component	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCON3557	0	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital"):	RCON5591	0	10.
a. Not applicable			10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component	TEXT5592	NR	10.b.1.
2. Amount of component	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component	TEXT5593	NR	10.c.1.
2. Amount of component	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component	TEXT5594	NR	10.d.1.
2. Amount of component	RCON5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component	TEXT5595	NR	10.e.1.
2. Amount of component	RCON5595	0	10.e.2.
Items 11.a and 11.b are to be completed semiannually in the June and December reports only.			11.
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.

## Schedule RC-M - Memoranda(Form Type - 051)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests..	RCON6164	5,245	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	5	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets .....	RCON3164	5,273	2.a.
1. Estimated fair value of mortgage servicing assets .....	RCONA590	5,273	2.a.1.
b. Goodwill .....	RCON3163	0	2.b.
c. All other identifiable intangible assets .....	RCONJF76	39	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10) .....	RCON2143	5,312	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land .....	RCON5508	0	3.a.
b. Farmland .....	RCON5509	0	3.b.
c. 1-4 family residential properties .....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties .....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties .....	RCON5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7)..	RCON2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) <sup>1</sup> .....	RCONJA29	NR	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
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) <sup>2</sup> .....	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:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less .....	RCONF060	0	5.b.1.a.
b. Over one year through three years .....	RCONF061	0	5.b.1.b.
c. Over three years through five years .....	RCONF062	0	5.b.1.c.
d. Over five years..	RCONF063	0	5.b.1.d.
2. Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> ..	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.
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCONB570	0	7.
Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only.			8.
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	Click here for value	8.a.

- Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
- Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
- 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.
- Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
- 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.

Dollar amounts in thousands

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): <sup>1</sup>			8.b.
1. URL 1 .....	TE01N528	NR	8.b.1.
2. URL 2 .....	TE02N528	NR	8.b.2.
3. URL 3 .....	TE03N528	NR	8.b.3.
4. URL 4 .....	TE04N528	NR	8.b.4.
5. URL 5 .....	TE05N528	NR	8.b.5.
6. URL 6 .....	TE06N528	NR	8.b.6.
7. URL 7 .....	TE07N528	NR	8.b.7.
8. URL 8 .....	TE08N528	NR	8.b.8.
9. URL 9 .....	TE09N528	NR	8.b.9.
10. URL 10 .....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1 .....	TE01N529	NR	8.c.1.
2. Trade name 2 .....	TE02N529	NR	8.c.2.
3. Trade name 3 .....	TE03N529	NR	8.c.3.
4. Trade name 4 .....	TE04N529	NR	8.c.4.
5. Trade name 5 .....	TE05N529	NR	8.c.5.
6. Trade name 6 .....	TE06N529	NR	8.c.6.
Items 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.			
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	Yes 9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....		RCONF064	0 10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		RCONF065	0 10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCONG463	Yes 11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....		RCONG464	No 12.
13. Not applicable			13.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....		RCONK193	0 14.a.
b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....		RCONK194	0 14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			15.
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....		RCONL133	NR 15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....		RCONL135	NR 15.b.
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			16.
16. International remittance transfers offered to consumers: <sup>1</sup>			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		RCONN523	0 16.a.
Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.			16.b.
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
1. Estimated dollar value of international remittance transfers.....		RCONN524	NR 16.b.1.
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....		RCONMM07	NR 16.b.2.

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).

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.

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 trans

Dollar amounts in thousands

3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception..	RCONMQ52	<b>NR</b>	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): <sup>3</sup>			17.
a. Number of PPP loans outstanding .....	RCONLG26	<b>83</b>	17.a.
b. Outstanding balance of PPP loans .....	RCONLG27	<b>20,507</b>	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	<b>0</b>	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less .....	RCONLL59	<b>0</b>	17.d.1.
2. More than one year.....	RCONLL60	<b>0</b>	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..	RCONLL57	<b>0</b>	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			18.
a. Outstanding balance of assets purchased under the MMLF.....	RCONLL61	<b>0</b>	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL58	<b>0</b>	18.b.

(TEXT4087) <http://www.pinnacle.bank>

3. Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

## Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 051)

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
1. Loans secured by real estate:				1.			
a. Construction, land development, and other land loans:				1.a.			
1. 1-4 family residential construction loans...	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans...	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland .....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit...	RCON5398	0	RCON5399	0	RCON5400	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens...	RCONC236	0	RCONC237	0	RCONC229	0	1c2a
b. Secured by junior liens .....	RCONC238	0	RCONC239	1,140	RCONC230	0	1c2b
d. Secured by multifamily (5 or more) residential properties .....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties...	RCONF178	0	RCONF180	0	RCONF182	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							3.
4. Commercial and industrial loans...	RCON1606	0	RCON1607	0	RCON1608	83	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards...	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans...	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)...	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							6.
7. All other loans <sup>1</sup> .....	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	1,140	RCON1403	83	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)...	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC...	RCONK036	0	RCONK037	0	RCONK038	83	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"...	RCONK039	0	RCONK040	0	RCONK041	68	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.
Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.							
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans...	RCONK105	0	RCONK106	0	RCONK107	0	M1a1
2. Other construction loans and all land development and other land loans...	RCONK108	0	RCONK109	0	RCONK110	0	M1a2
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.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual		
d. Secured by nonfarm nonresidential properties:						M1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties:	RCONK114	0	RCONK115	0	RCONK116	0 M1d1.
2. Loans secured by other nonfarm nonresidential properties:	RCONK117	0	RCONK118	0	RCONK119	0 M1d2
e. Commercial and industrial loans:	RCONK257	0	RCONK258	0	RCONK259	0 M1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures):	RCONK126	0	RCONK127	0	RCONK128	0 M1.f.
<i>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):</i>						
1. Loans secured by farmland:	RCONK130	0	RCONK131	0	RCONK132	0 M1f1.
2. Not applicable						M1f2
3. Not applicable						M1f3
4. Loans to individuals for household, family, and other personal expenditures:						M1f4.
a. Credit cards:	RCONK274	0	RCONK275	0	RCONK276	0 M1f4a
b. Automobile loans:	RCONK277	0	RCONK278	0	RCONK279	0 M1f4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans):	RCONK280	0	RCONK281	0	RCONK282	0 M1f4c
<i>Memorandum item 1.f.(5) is to be completed by: * Banks with \$300 million or more in total assets * Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>						
5. Loans to finance agricultural production and other loans to farmers <sup>1</sup> :	RCONK138	0	RCONK139	0	RCONK140	0 M1f5.
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f):	RCONHK26	0	RCONHK27	0	RCONHK28	0 M1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above:	RCON6558	0	RCON6559	0	RCON6560	0 M.2.
3. Not applicable						M.3.
<i>Memorandum item 4 is to be completed by: * banks with \$300 million or more in total assets * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) <sup>1</sup> :	RCON1594	0	RCON1597	0	RCON1583	0 M.4.

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, 2018, Report of Condition.  
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, 2018, Report of Condition.

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	
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)...	RCONC240	0	RCONC241	0	RCONC226 0 M.5.

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

Dollar amounts in thousands			
Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.		RCONC410	0 M.7.
7. Additions to nonaccrual assets during the previous six months .....			
8. Nonaccrual assets sold during the previous six months .....		RCONC411	0 M.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	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): <sup>2</sup>					M.9.
a. Outstanding balance.....	RCONL183	0	RCONL184	0	RCONL185 0 M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above..	RCONL186	0	RCONL187	0	RCONL188 0 M.9.b

2. Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

## Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 051)

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	659,679	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter .....	RCONK652	738,013	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2) .....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCONK654	66,495	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less .....	RCONG465	0	7.a.
b. Over one year through three years .....	RCONG466	0	7.b.
c. Over three years through five years .....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less .....	RCONG469	0	8.a.
b. Over one year through three years .....	RCONG470	0	8.b.
c. Over three years through five years .....	RCONG471	0	8.c.
d. Over five years .....	RCONG472	0	8.d.
9. Brokered reciprocal 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 brokered reciprocal deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCONK656	No	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.			
a. Banker's bank deduction .....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	RCONK659	No	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.			
a. Custodial bank deduction .....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	11.b.
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	177,883	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	3834	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF051	479,757	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	529	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	1,221	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	35	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	818	M.1.d.1.

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

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

Dollar amounts in thousands

2. Number of retirement deposit accounts of more than \$250,000 .....	RCONF048	<b>3</b>	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.</i>	RCON5597	<b>NR</b>	M.2.
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) <sup>3</sup> .....			
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title .....	TEXTA545	<b>NR</b>	M.3.a.
b. FDIC Certificate Number .....	RCONA545	<b>0</b>	M.3.b.

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

## Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 051)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..	RCOAP742	51,253	1.
2. Retained earnings <sup>1</sup> .....	RCOAKW00	15,281	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	NR	2.a.
3. Accumulated other comprehensive income (AOCI) .....	RCOAB530	-127	3.
a. AOCI opt-out election (enter "1" for Yes; 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	66,407	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..	RCOAP841	0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..	RCOAP842	39	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):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	-127	9.a.
b. Not applicable.			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. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCOAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP850	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP851	0	10.b.
11. Not applicable			11.
12. Subtotal (item 5 minus items 6 through 10.b).....	RCOAP852	66,495	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12. ....	RCOALB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12. ....	RCOALB59	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 25 percent of 12. ....	RCOALB60	0	15.
16. Not applicable			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 <sup>1</sup> .....	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	66,495	19.
20. Additional tier 1 capital instruments plus related surplus .....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions .....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25) .....	RCOA8274	66,495	26.

Dollar amounts in thousands

27. Average total consolidated assets <sup>2</sup> .....	RCOAKW03	731,756	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions).....	RCOAP875	39	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	RCOAB596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29) .....	RCOAA224	731,717	30.
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	9.0875%	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	0	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.</i>			
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) <sup>1</sup> .....	RCOANC99	NR	31.b.

Dollar amounts in thousands

	(Column A) Amount		(Column B) Percentage		
32. Total assets <sup>2</sup> .....	RCOA2170	NR			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B.....	RCOAKX77	NR	RCOAKX78	NR	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCOAKX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCOAKX80	NR			34.b.
c. Other off-balance sheet exposures.....	RCOAKX81	NR			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	RCOAKX82	NR	RCOAKX83	NR	34.d.

Dollar amounts in thousands

35. Unconditionally cancellable commitments .....	RCOAS540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions .....	RCOALB61	NR	36.
37. Allocated transfer risk reserve .....	RCOA3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>3</sup>			38.
a. Loans and leases held for investment .....	RCOAJJ30	NR	38.a.
b. Held-to-maturity debt securities .....	RCOAJJ31	NR	38.b.
c. Other financial assets measured at amortized cost .....	RCOAJJ32	NR	38.c.

Dollar amounts in thousands

39. Tier 2 capital instruments plus related surplus .....	RCOAP866	0	39.
40. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	RCOAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital .....	RCOAP868	0	41.
42. Allowance for loan and lease losses includable in tier 2 capital <sup>1</sup> .....	RCOA5310	6,202	42.
43. Not applicable.			43.
44. Tier 2 capital before deductions (sum of items 39 through 42) .....	RCOAP870	6,202	44.
45. LESS: Tier 2 capital deductions .....	RCOAP872	0	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero) .....	RCOA5311	6,202	46.
47. Total capital (sum of items 26 and 46) .....	RCOA3792	72,697	47.
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....	RCOAA223	496,147	48.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.
1. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

Dollar amounts in thousands

49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	RCOAP793	<b>13.4023%</b>	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	RCOA7206	<b>13.4023%</b>	50.
51. Total capital ratio (item 47 divided by item 48).....	RCOA7205	<b>14.6523%</b>	51.

Dollar amounts in thousands

52. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	RCOAH311	<b>6.6523%</b>	52.
53. Eligible retained income <sup>3</sup> .....	RCOAH313	<b>NR</b>	53.
54. Distributions and discretionary bonus payments during the quarter <sup>4</sup> .....	RCOAH314	<b>NR</b>	54.

2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
1. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.
2. For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.
3. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.
  1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.
  3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent.
  4. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

## Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 051)

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

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCOND957 220,648	RCONS396 0	RCOND958 193,394				RCOND959 27,254	RCONS397 0	RCOND960 0	RCONS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities <sup>3</sup> .....	RCOND961 12,064	RCONS399 0	RCOND962 0	RCONHJ74 0	RCONHJ75 0		RCOND963 12,064	RCOND964 0	RCOND965 0	RCONS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21 20,064	RCONS402 -181	RCOND967 0	RCONHJ76 0	RCONHJ77 0		RCOND968 14,895	RCOND969 0	RCOND970 5,350	RCONS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 30,735		RCOND972 0				RCOND973 30,735	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 0	RCONH172 0									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 0	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 0	RCONS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCONS423 0	RCONS424 0	RCONS425 0	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427 0	RCONS428 0	RCONS429 0	4.c.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....		RCONS405 0		RCONS406 0				RCONH271 0	RCONH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										3.a.

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures .....								RCONH273 0	RCONH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCONH275 0	RCONH276 0	4.b.

[illegible]

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures .....								RCONH279 0	RCONH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures .....								RCONH281 0	RCONH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCONH283 0	RCONH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								RCONH285 0	RCONH286 0	5.c.
d. All other exposures .....								RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets .....		RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets <sup>12</sup> .....	RCONH293 5,273	RCONH188 0	RCONS470 0	RCONS471 0				RCONH294 0	RCONH295 0	8.
a. Separate account bank-owned life insurance.....								RCONH296 1,953	RCONH297 1,953	8.a.
b. Default fund contributions to central counterparties.....								RCONH298 0	RCONH299 0	8.b.

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

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
11. Total balance sheet assets <sup>14</sup>	RCON2170 738,471	RCONS500 -6,336	RCOND987 213,901	RCONHJ90 0	RCONHJ91 0		RCOND988 93,272	RCOND989 30,179	RCOND990 400,229	RCONS503 0	11.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
Dollar amounts in thousands									
11. Total balance sheet assets <sup>14</sup>	RCONS504 5,273	RCONS505 0	RCONS506 0	RCONS507 0			RCONS510 0	RCONH300 1,953	11.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
12. Financial standby letters of credit	RCOND991 661	RCOND992 661	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 661	RCONS511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 0	RCOND998 0	RCOND999 0				RCONG603 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	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0	15.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
16. Repo-style transactions <sup>21</sup>	RCONS515 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	RCONG618 0	RCONG619 0	RCONG620 0				RCONG621 0	RCONG622 0	RCONG623 0	RCONS524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											18.
a. Original maturity of one year or less	RCONS525 20,968	RCONS526 4,194	RCONS527 0	RCONHJ96 0	RCONHJ97 0		RCONS528 0	RCONS529 774	RCONS530 3,420	RCONS531 0	18.a.

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

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

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year .....	RCONG624 87,434	RCONG625 43,717	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 2,204	RCONG629 41,513	RCONS539 0	18.b.
19. Unconditionally cancelable commitments .....	RCONS540 0	RCONS541 0									19.
20. Over-the-counter derivatives .....		RCONS542 0	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 0	RCONS548 0	20.
21. Centrally cleared derivatives .....		RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 0	22.

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

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

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

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

Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONG630 213,901	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 93,272	RCONG632 33,157	RCONG633 445,823	RCONS561 0	23.
24. Risk weight factor										24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 18,654	RCONG636 16,579	RCONG637 445,823	RCONS572 0	25.

Dollar amounts in thousands		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONS562 5,273	RCONS563 0	RCONS564 0	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568 0	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONS573 13,183	RCONS574 0	RCONS575 0	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0	25.

Dollar amounts in thousands

Items 26 through 31 are to be completed quarterly.

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	<b>496,191</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	<b>0</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve. <sup>27</sup> .....	RCONB704	<b>496,192</b>	28.
29. LESS: Excess allowance for loan and lease losses .....	RCONA222	<b>45</b>	29.
30. LESS: Allocated transfer risk reserve .....	RCON3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	RCONG641	<b>496,147</b>	31.
Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.			
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	RCONG642	<b>0</b>	M.1.

Dollar amounts in thousands

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

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			M.4.
a. Loans and leases held for investment .....	RCONJJ30	<b>NR</b>	M.4.a.
b. Held-to-maturity debt securities .....	RCONJJ31	<b>NR</b>	M.4.b.
c. Other financial assets measured at amortized cost .....	RCONJJ32	<b>NR</b>	M.4.c.

## Schedule RC-T - Fiduciary and Related Services(Form Type - 051)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	<b>No</b>	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	<b>No</b>	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	<b>No</b>	3.

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

1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

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

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

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

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

Dollar amounts in thousands		(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.				M.3.
3. Collective investment funds and common trust funds:				
a. Domestic equity .....	RCONB931	NR	RCONB932	NR
b. International/Global equity .....	RCONB933	NR	RCONB934	NR
c. Stock/Bond blend .....	RCONB935	NR	RCONB936	NR
d. Taxable bond .....	RCONB937	NR	RCONB938	NR
e. Municipal bond .....	RCONB939	NR	RCONB940	NR
f. Short term investments/Money market .....	RCONB941	NR	RCONB942	NR
g. Specialty/Other .....	RCONB943	NR	RCONB944	NR
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCONB945	NR	RCONB946	NR

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

## Schedule SU - Supplemental Information(Form Type - 051)

Dollar amounts in thousands

1. Does the institution have any derivative contracts?.....	RCONFT00	No	1.
a. Total gross notional amount of interest rate derivatives held for trading .....	RCONA126	NR	1.a.
b. Total gross notional amount of all other derivatives held for trading .....	RCONFT01	NR	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading .....	RCON8725	NR	1.c.
d. Total gross notional amount of all other derivatives not held for trading .....	RCONFT02	NR	1.d.
2. For each of the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?.....	RCONFT03	No	2.
a. Principal amount of 1-4 family residential mortgage loans sold during the quarter .....	RCONFT04	NR	2.a.
b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading .....	RCONFT05	NR	2.b.
3. Does the institution use the fair value option to measure any of its assets or liabilities? .....	RCONFT06	No	3.
a. Aggregate amount of fair value option assets .....	RCONHK18	NR	3.a.
b. Aggregate amount of fair value option liabilities .....	RCONHK19	NR	3.b.
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets .....	RIADF551	NR	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities .....	RIADF553	NR	3.d.
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?.....	RCONFT07	No	4.
a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement .....	RCONFT08	NR	4.a.
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?.....	RCONFT09	No	5.
a. Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution .....	RCONFT10	NR	5.a.
6. Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?.....	RCONFT11	No	6.
a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million .....	RCONFT12	NR	6.a.
7. Does the institution have any consolidated variable interest entities?.....	RCONFT13	No	7.
a. Total assets of consolidated variable interest entities <sup>1</sup> .....	RCONFT14	NR	7.a.
b. Total liabilities of consolidated variable interest entities .....	RCONFT15	NR	7.b.
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....	RCONFT16	No	8.
a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards).....	RCONC391	NR	8.a.
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389	NR	8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....	RIADC390	NR	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income .....	RIADC388	NR	8.d.
9. Does the institution have assets covered by FDIC loss-sharing agreements? .....	RCONFT17	No	9.
a. Loans and leases covered by FDIC loss-sharing agreements .....	RCONFT18	NR	9.a.
b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:			9.b.
1. Past due 30 through 89 days and still accruing .....	RCONFT19	NR	9.b.1.
2. Past due 90 days and still accruing .....	RCONFT20	NR	9.b.2.
3. Nonaccrual .....	RCONFT21	NR	9.b.3.
c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:			9.c.
1. Past due 30 through 89 days and still accruing .....	RCONK102	NR	9.c.1.
2. Past due 90 days and still accruing .....	RCONK103	NR	9.c.2.
3. Nonaccrual .....	RCONK104	NR	9.c.3.
d. Other real estate owned covered by FDIC loss-sharing agreements .....	RCONFT22	NR	9.d.
e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements .....	RCONK192	NR	9.e.

1. Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

1. Institutions that have adopted ASU 2016-13 should report in item 8.c the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 051)

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement (please type or print clearly; 750 character limit):.....	TEXT6980	NR	2.