

**Federal Financial Institutions Examination Council**

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

Institution Name	<b>PINNACLE BANK</b>
City	<b>MORGAN HILL</b>
State	<b>CA</b>
Zip Code	<b>95037</b>
Call Report Report Date	<b>12/31/2015</b>
Report Type	<b>041</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>1/29/2016</b>



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

## Report at the close of business December 31, 2015

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).

(20151231)  
(RCON 9999)

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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.

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.

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

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

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

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

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

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

## Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data 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.

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.

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

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

### PINNACLE BANK

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

### MORGAN HILL

\_\_\_\_\_  
City (RSSD 9130)

### CA

\_\_\_\_\_  
State Abbreviation (RSSD 9200)

### 95037

\_\_\_\_\_  
Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

## Contact Information for the Reports of Condition and Income

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

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

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)

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## Emergency Contact Information

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

### Primary Contact

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

## 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)

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date .....	RCON9999	<b>20151231</b>	1.
2. FDIC certificate number .....	RSSD9050	<b>58297</b>	2.
3. Legal title of bank .....	RSSD9017	<b>Pinnacle Bank</b>	3.
4. City .....	RSSD9130	<b>Gilroy</b>	4.
5. State abbreviation .....	RSSD9200	<b>CA</b>	5.
6. Zip code .....	RSSD9220	<b>95020</b>	6.

## Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name			1.a.1.
(TEXTC490) NR			
2. Title			1.a.2.
(TEXTC491) NR			
3. E-mail Address			1.a.3.
(TEXTC492) NR			
4. Telephone			1.a.4.
(TEXTC493) NR			
5. FAX			1.a.5.
(TEXTC494) NR			
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name			1.b.1.
(TEXTC495) NR			
2. Title			1.b.2.
(TEXTC496) NR			
3. E-mail Address			1.b.3.
(TEXT4086) NR			
4. Telephone			1.b.4.
(TEXT8902) NR			
5. FAX			1.b.5.
(TEXT9116) NR			
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title			2.a.
(TEXTB962) NR			
b. E-mail Address			2.b.
(TEXTB926) NR			
c. Telephone			2.c.
(TEXTB963) NR			
d. FAX			2.d.
(TEXTB964) NR			
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name			3.a.1.
(TEXTC366) NR			
2. Title			3.a.2.
(TEXTC367) NR			
3. E-mail Address			3.a.3.
(TEXTC368) NR			
4. Telephone			3.a.4.
(TEXTC369) NR			
5. FAX			3.a.5.
(TEXTC370) NR			
b. Secondary Contact			3.b.

Dollar amounts in thousands

1. Name (TEXTC371) NR			3.b.1.
2. Title (TEXTC372) NR			3.b.2.
3. E-mail Address (TEXTC373) NR			3.b.3.
4. Telephone (TEXTC374) NR			3.b.4.
5. FAX (TEXTC375) NR			3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name (TEXTC437) NR			4.a.1.
2. Title (TEXTC438) NR			4.a.2.
3. E-mail Address (TEXTC439) NR			4.a.3.
4. Telephone (TEXTC440) NR			4.a.4.
b. Secondary Contact			4.b.
1. Name (TEXTC442) NR			4.b.1.
2. Title (TEXTC443) NR			4.b.2.
3. E-mail Address (TEXTC444) NR			4.b.3.
4. Telephone (TEXTC445) NR			4.b.4.
c. Third Contact			4.c.
1. Name (TEXTC870) NR			4.c.1.
2. Title (TEXTC871) NR			4.c.2.
3. E-mail Address (TEXTC872) NR			4.c.3.
4. Telephone (TEXTC873) NR			4.c.4.
d. Fourth Contact			4.d.
1. Name (TEXTC875) NR			4.d.1.
2. Title (TEXTC876) NR			4.d.2.
3. E-mail Address (TEXTC877) NR			4.d.3.
4. Telephone (TEXTC878) NR			4.d.4.

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

Dollar amounts in thousands

1. Comments?		RCON6979
2. Bank Management Statement (TEXT6980) NR		

## Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties .....	RIAD4435	991	1.a.1.a.
b. All other loans secured by real estate .....	RIAD4436	5,540	1.a.1.b.
2. Commercial and industrial loans .....	RIAD4012	1,735	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	66	1.a.3.b.
4. Loans to foreign governments and official institutions .....	RIAD4056	0	1.a.4.
5. All other loans .....	RIAD4058	59	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	RIAD4010	8,391	1.a.6.
b. Income from lease financing receivables .....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions .....	RIAD4115	148	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	10	1.d.1.
2. Mortgage-backed securities.....	RIADB489	76	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	0	1.d.3.
e. Interest income from trading assets.....	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	0	1.f.
g. Other interest income .....	RIAD4518	96	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g) .....	RIAD4107	8,721	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	30	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs) .....	RIAD0093	146	2.a.2.a.
b. Time deposits of \$100,000 or more .....	RIADA517	109	2.a.2.b.
c. Time deposits of less than \$100,000 .....	RIADA518	21	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	0	2.c.
d. Interest on subordinated notes and debentures .....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073	306	2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	8,415	3.
4. Provision for loan and lease losses .....	RIAD4230	-400	4.
5. Noninterest income:			5.
a. Income from fiduciary activities .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts .....	RIAD4080	257	5.b.
c. Trading revenue .....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage .....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales .....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities .....	RIADC386	0	5.d.4.
5. Income from other insurance activities .....	RIADC387	0	5.d.5.
e. Venture capital revenue .....	RIADB491	0	5.e.
f. Net servicing fees .....	RIADB492	92	5.f.
g. Net securitization income .....	RIADB493	0	5.g.

Dollar amounts in thousands

h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases	RIAD5416	600	5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496	0	5.k.
l. Other noninterest income	RIADB497	305	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	1,254	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits	RIAD4135	5,379	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	782	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	2,157	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	8,318	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301	1,751	8.
9. Applicable income taxes (on item 8)	RIAD4302	722	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	1,029	10.
11. Extraordinary items and other adjustments, net of income taxes	RIAD4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	1,029	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	1,029	14.

Memoranda

1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	NR	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	46	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	RIAD4024	0	M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions)	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures	RIAD8757	NR	M.8.a.
b. Foreign exchange exposures	RIAD8758	NR	M.8.b.
c. Equity security and index exposures	RIAD8759	NR	M.8.c.
d. Commodity and other exposures	RIAD8760	NR	M.8.d.
e. Credit exposures	RIADF186	NR	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	RIADK090	NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	RIADK094	NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	0	M.9.b.

Dollar amounts in thousands

10. Credit losses on derivatives (see instructions).....	RIADA251	<b>NR</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?..	RIADA530	<b>No</b>	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))..	RIADF228	<b>NR</b>	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	<b>NR</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk..	RIADF552	<b>NR</b>	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>NR</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk..	RIADF554	<b>NR</b>	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses .....	RIADJ319	<b>0</b>	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)..	RIADJ320	<b>0</b>	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)..	RIADJ321	<b>0</b>	M.14.c.
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..	RIADH032	<b>NR</b>	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	<b>NR</b>	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	<b>NR</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>NR</b>	M.15.d.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..	RIAD3217	<b>24,130</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	<b>24,130</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	<b>1,029</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)..	RIADB509	<b>270</b>	5.
6. Treasury stock transactions, net .....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net .....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	<b>0</b>	9.
10. Other comprehensive income..	RIADB511	<b>-9</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)..	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>25,420</b>	12.

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0		1.a.1.
2. Other construction loans and all land development and other land loans..	RIADC893	0	RIADC894	0		1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens .....	RIADC234	0	RIADC217	6		1.c.2.a.
b. Secured by junior liens .....	RIADC235	0	RIADC218	28		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. Loans to depository institutions and acceptances of other banks .....	RIAD4481	0	RIAD4482	0		2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	0	RIAD4608	108		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	0	RIADB515	0		5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	0	RIADK206	0		5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0		6.
7. All other loans .....	RIAD4644	0	RIAD4628	0		7.
8. Lease financing receivables .....	RIAD4266	0	RIAD4267	0		8.
9. Total (sum of items 1 through 8) .....	RIAD4635	0	RIAD4605	142		9.

### Memoranda

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	97		M.1.
2. Not available						M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	NR	RIAD4662	NR		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	NR	RIAD4664	NR		M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	NR	RIAD4618	NR		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	NR	RIADF187	NR		M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	0	RIAD4665	0		M.3.

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

### Memoranda

Dollar amounts in thousands	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388      NR M.4.

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

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>3,535</b>	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	<b>142</b>	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	<b>0</b>	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	<b>0</b>	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	<b>-400</b>	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	<b>0</b>	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	RIAD3123	<b>3,277</b>	7.

### Memoranda

1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).



## Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.1:			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	133	1.b.
c. Income and fees from automated teller machines (ATMs) .....	RIADC016	95	1.c.
d. Rent and other income from other real estate owned .....	RIAD4042	0	1.d.
e. Safe deposit box rent .....	RIADC015	2	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees .....	RIADF555	32	1.g.
h. Gains on bargain purchases .....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
(TEXT4461) NR	RIAD4461	0	1.i.1.
j. Disclose component and the dollar amount of that component:			1.j.
(TEXT4462) NR	RIAD4462	0	1.j.1.
k. Disclose component and the dollar amount of that component:			1.k.
(TEXT4463) NR	RIAD4463	0	1.k.1.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses .....	RIADC017	444	2.a.
b. Advertising and marketing expenses .....	RIAD0497	247	2.b.
c. Directors' fees .....	RIAD4136	123	2.c.
d. Printing, stationery, and supplies .....	RIADC018	46	2.d.
e. Postage .....	RIAD8403	4	2.e.
f. Legal fees and expenses .....	RIAD4141	78	2.f.
g. FDIC deposit insurance assessments .....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses .....	RIADF556	200	2.h.
i. Consulting and advisory expenses .....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses .....	RIADF558	0	2.j.
k. Telecommunications expenses .....	RIADF559	103	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
(TEXT4464) NR	RIAD4464	0	2.l.1.
m. Disclose component and the dollar amount of that component:			2.m.
(TEXT4467) NR	RIAD4467	0	2.m.1.
n. Disclose component and the dollar amount of that component:			2.n.
(TEXT4468) NR	RIAD4468	0	2.n.1.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
(TEXT4469) NR	RIAD4469	0	3.a.1.
3. Applicable income tax effect .....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
(TEXT4487) NR	RIAD4487	0	3.b.1.
3. Applicable income tax effect .....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component .....	TEXT4489		3.c.1.
2. Amount of component .....	RIAD4489	0	3.c.2.
3. Applicable income tax effect .....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.

Dollar amounts in thousands

(TEXTB526) NR	RIADB526	0	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	0	4.b.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 allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
(TEXT4521) NR	RIAD4521	0	6.a.1.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4522) NR	RIAD4522	0	6.b.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			7.b.
(TEXT4769) NR			

## Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin .....	RCON0081	<b>4,456</b>	1.a.
b. Interest-bearing balances .....	RCON0071	<b>38,284</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) .....	RCON1754	<b>0</b>	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D) .....	RCON1773	<b>4,236</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold .....	RCONB987	<b>0</b>	3.a.
b. Securities purchased under agreements to resell .....	RCONB989	<b>0</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale .....	RCON5369	<b>0</b>	4.a.
b. Loans and leases, net of unearned income .....	RCONB528	<b>190,906</b>	4.b.
c. LESS: Allowance for loan and lease losses .....	RCON3123	<b>3,277</b>	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) .....	RCONB529	<b>187,629</b>	4.d.
5. Trading assets (from Schedule RC-D) .....	RCON3545	<b>0</b>	5.
6. Premises and fixed assets (including capitalized leases) .....	RCON2145	<b>5,629</b>	6.
7. Other real estate owned (from Schedule RC-M) .....	RCON2150	<b>1,350</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies .....	RCON2130	<b>0</b>	8.
9. Direct and indirect investments in real estate ventures .....	RCON3656	<b>0</b>	9.
10. Intangible assets:			10.
a. Goodwill .....	RCON3163	<b>0</b>	10.a.
b. Other intangible assets (from Schedule RC-M) .....	RCON0426	<b>572</b>	10.b.
11. Other assets (from Schedule RC-F) .....	RCON2160	<b>10,786</b>	11.
12. Total assets (sum of items 1 through 11) .....	RCON2170	<b>252,942</b>	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....	RCON2200	<b>225,911</b>	13.a.
1. Noninterest-bearing .....	RCON6631	<b>102,616</b>	13.a.1.
2. Interest-bearing .....	RCON6636	<b>123,296</b>	13.a.2.
b. Not applicable .....			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased .....	RCONB993	<b>0</b>	14.a.
b. Securities sold under agreements to repurchase .....	RCONB995	<b>0</b>	14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCON3548	<b>0</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCON3190	<b>0</b>	16.
17. Not applicable .....			17.
18. Not applicable .....			18.
19. Subordinated notes and debentures .....	RCON3200	<b>0</b>	19.
20. Other liabilities (from Schedule RC-G) .....	RCON2930	<b>1,611</b>	20.
21. Total liabilities (sum of items 13 through 20) .....	RCON2948	<b>227,522</b>	21.
22. Not applicable .....			22.
23. Perpetual preferred stock and related surplus .....	RCON3838	<b>0</b>	23.
24. Common stock .....	RCON3230	<b>29,688</b>	24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCON3839	<b>2,393</b>	25.
26. Not available .....			26.
a. Retained earnings .....	RCON3632	<b>-6,655</b>	26.a.
b. Accumulated other comprehensive income .....	RCONB530	<b>-6</b>	26.b.
c. Other equity capital components .....	RCONA130	<b>0</b>	26.c.
27. Not available .....			27.

Dollar amounts in thousands

a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	<b>25,420</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCON3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCONG105	<b>25,420</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCON3300	<b>252,942</b>	29.

**Memoranda**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014.....	RCON6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date .....	RCON8678	<b>NR</b>	M.2.

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits .....	RCON0020	<b>1,438</b>	1.a.
b. Currency and coin .....	RCON0080	<b>531</b>	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks .....	RCON0083	<b>0</b>	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S .....	RCON0085	<b>40,771</b>	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks .....	RCON0073	<b>0</b>	3.a.
b. Other banks in foreign countries and foreign central banks .....	RCON0074	<b>0</b>	3.b.
4. Balances due from Federal Reserve Banks .....	RCON0090	<b>0</b>	4.
5. Total .....	RCON0010	<b>42,740</b>	5.

## Schedule RC-B - Securities

Dollar amounts in thousands									
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value					
1. U.S. Treasury securities..	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies..	RCON1289	0	RCON1290	0	RCON1291	0	RCON1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies..	RCON1294	0	RCON1295	0	RCON1297	1,000	RCON1298	992	2.b.
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. Guaranteed by GNMA..	RCONG300	0	RCONG301	0	RCONG302	0	RCONG303	0	4.a.1.
2. Issued by FNMA and FHLMC .....	RCONG304	0	RCONG305	0	RCONG306	3,248	RCONG307	3,244	4.a.2.
3. Other pass-through securities..	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies..	RCONG312	0	RCONG313	0	RCONG314	0	RCONG315	0	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies..	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS..	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.
c. Commercial MBS:									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	4.c.1.a.
b. Other pass-through securities..	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1.b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies..	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.2.a.
b. All other commercial MBS..	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS)..	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products:									5.b.
1. Cash .....	RCONG336	0	RCONG337	0	RCONG338	0	RCONG339	0	5.b.1.
2. Synthetic .....	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0	5.b.2.
3. Hybrid .....	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0	5.b.3.
6. Other debt securities:									6.
a. Other domestic debt securities .....	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities..	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values..					RCONA510	0	RCONA511	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCON1754	0	RCON1771	0	RCON1772	4,248	RCON1773	4,236	8.

## Schedule RC-B - Securities

### Memoranda

Dollar amounts in thousands

1. Pledged securities .....	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less .....	RCONA549	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	992	M.2.a.3.
4. Over three years through five years .....	RCONA552	0	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:			M.2.b.
1. Three months or less .....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months .....	RCONA556	0	M.2.b.2.
3. Over one year through three years .....	RCONA557	0	M.2.b.3.
4. Over three years through five years .....	RCONA558	154	M.2.b.4.
5. Over five years through 15 years .....	RCONA559	3,091	M.2.b.5.
6. Over 15 years .....	RCONA560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less .....	RCONA561	0	M.2.c.1.
2. Over three years .....	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....	RCONA248	0	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost .....	RCON8782	0	M.4.a.
b. Fair value .....	RCON8783	0	M.4.b.

## Schedule RC-B - Securities

### Memoranda

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
									M.5.
a. Credit card receivables .....	RCONB838	NR	RCONB839	NR	RCONB840	NR	RCONB841	NR	M5a
b. Home equity lines .....	RCONB842	NR	RCONB843	NR	RCONB844	NR	RCONB845	NR	M5b
c. Automobile loans .....	RCONB846	NR	RCONB847	NR	RCONB848	NR	RCONB849	NR	M5c
d. Other consumer loans .....	RCONB850	NR	RCONB851	NR	RCONB852	NR	RCONB853	NR	M5d
e. Commercial and industrial loans .....	RCONB854	NR	RCONB855	NR	RCONB856	NR	RCONB857	NR	M5e
f. Other.....	RCONB858	NR	RCONB859	NR	RCONB860	NR	RCONB861	NR	M5f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):									
									M.6.
a. Trust preferred securities issued by financial institutions.....	RCONG348	0	RCONG349	0	RCONG350	0	RCONG351	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCONG352	0	RCONG353	0	RCONG354	0	RCONG355	0	M6b
c. Corporate and similar loans.....	RCONG356	0	RCONG357	0	RCONG358	0	RCONG359	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG360	0	RCONG361	0	RCONG362	0	RCONG363	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG364	0	RCONG365	0	RCONG366	0	RCONG367	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCONG368	0	RCONG369	0	RCONG370	0	RCONG371	0	M.6.f
g. Other collateral or reference assets.....	RCONG372	0	RCONG373	0	RCONG374	0	RCONG375	0	M6g

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

Dollar amounts in thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets	(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
1. 1-4 family residential construction loans.....		RCONF158	<b>1,373</b>	1.a.1.
2. Other construction loans and all land development and other land loans.....		RCONF159	<b>9,886</b>	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....		RCON1420	<b>5,052</b>	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	<b>5,079</b>	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....		RCON5367	<b>12,219</b>	1.c.2.a.
b. Secured by junior liens.....		RCON5368	<b>807</b>	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....		RCON1460	<b>2,968</b>	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCONF160	<b>64,721</b>	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....		RCONF161	<b>52,631</b>	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....		RCON1288	<b>0</b>	2.
a. To commercial banks in the U.S.:				2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	<b>NR</b>		2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	<b>NR</b>		2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	<b>NR</b>		2.b.
c. To banks in foreign countries:				2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	<b>NR</b>		2.c.1.
2. To other banks in foreign countries.....	RCONB537	<b>NR</b>		2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....		RCON1590	<b>2,916</b>	3.
4. Commercial and industrial loans.....		RCON1766	<b>32,040</b>	4.
a. To U.S. addressees (domicile).....	RCON1763	<b>NR</b>		4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	<b>NR</b>		4.b.
5. Not applicable				5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				6.
a. Credit cards.....		RCONB538	<b>0</b>	6.a.
b. Other revolving credit plans.....		RCONB539	<b>1,071</b>	6.b.
c. Automobile loans.....		RCONK137	<b>0</b>	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....		RCONK207	<b>140</b>	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....		RCON2081	<b>0</b>	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.:		RCON2107	<b>0</b>	8.
9. Loans to nondepository financial institutions and other loans:				9.
a. Loans to nondepository financial institutions.....		RCONJ454	<b>0</b>	9.a.
b. Other loans.....		RCONJ464	<b>3</b>	9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	<b>NR</b>		9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451	<b>NR</b>		9.b.2.
10. Lease financing receivables (net of unearned income).....		RCON2165	<b>0</b>	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	<b>NR</b>		10.a.
b. All other leases.....	RCONF163	<b>NR</b>		10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....		RCON2123	<b>0</b>	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....		RCON2122	<b>190,906</b>	12.

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

### Memoranda

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans:			M.1.a.
1. 1-4 family residential construction loans .....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans .....	RCONK159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties .....	RCONF576	143	M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK161	0	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties .....	RCONK162	0	M.1.d.2.
e. Commercial and industrial loans .....	RCONK256	15	M.1.e.
1. To U.S. addressees (domicile) .....	RCONK163	NR	M.1.e.1.
2. To non-U.S. addressees (domicile) .....	RCONK164	NR	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures):	RCONK165	0	M.1.f.
1. Loans secured by farmland .....	RCONK166	0	M.1.f.1.
2. Loans to depository institutions and acceptances of other banks .....	RCONK167	0	M.1.f.2.
3. Not applicable .....			M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards .....	RCONK098	0	M.1.f.4.a.
b. Automobile loans .....	RCONK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK204	0	M.1.f.4.c.
5. Loans to foreign governments and official institutions .....	RCONK212	0	M.1.f.5.
6. Other loans .....	RCONK267	0	M.1.f.6.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above .....	RCONK168	0	M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less .....	RCONA564	6,312	M.2.a.1.
2. Over three months through 12 months .....	RCONA565	978	M.2.a.2.
3. Over one year through three years .....	RCONA566	1,470	M.2.a.3.
4. Over three years through five years .....	RCONA567	1,719	M.2.a.4.
5. Over five years through 15 years .....	RCONA568	1,739	M.2.a.5.
6. Over 15 years .....	RCONA569	0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less .....	RCONA570	44,510	M.2.b.1.
2. Over three months through 12 months .....	RCONA571	3,705	M.2.b.2.
3. Over one year through three years .....	RCONA572	18,112	M.2.b.3.
4. Over three years through five years .....	RCONA573	55,420	M.2.b.4.
5. Over five years through 15 years .....	RCONA574	51,339	M.2.b.5.
6. Over 15 years .....	RCONA575	5,128	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....	RCONA247	18,210	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B .....	RCON2746	2,050	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....	RCON5370	10,778	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B) .....	RCONB837	NR	M.5.

**Memoranda**

Dollar amounts in thousands

6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	NR	M.6.
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance .....	RCONC779	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9 .....	RCONC780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	RCONF577	0	M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate:			M.10.a.
1. Construction, land development, and other land loans .....	RCONF578	NR	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements) .....	RCONF579	NR	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF580	NR	M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens .....	RCONF581	NR	M.10.a.3b1.
2. Secured by junior liens .....	RCONF582	NR	M.10.a.3b2.
4. Secured by multifamily (5 or more) residential properties .....	RCONF583	NR	M.10.a.4.
5. Secured by nonfarm nonresidential properties .....	RCONF584	NR	M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	NR	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards .....	RCONF586	NR	M.10.c.1.
2. Other revolving credit plans .....	RCONF587	NR	M.10.c.2.
3. Automobile loans .....	RCONK196	NR	M.10.c.3.
4. Other consumer loans .....	RCONK208	NR	M.10.c.4.
d. Other loans.....	RCONF589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans .....	RCONF590	NR	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements) .....	RCONF591	NR	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF592	NR	M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens .....	RCONF593	NR	M.11.a.3b1.
2. Secured by junior liens .....	RCONF594	NR	M.11.a.3b2.
4. Secured by multifamily (5 or more) residential properties .....	RCONF595	NR	M.11.a.4.
5. Secured by nonfarm nonresidential properties .....	RCONF596	NR	M.11.a.5.
b. Commercial and industrial loans.....	RCONF597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards .....	RCONF598	NR	M.11.c.1.
2. Other revolving credit plans .....	RCONF599	NR	M.11.c.2.
3. Automobile loans .....	RCONK195	NR	M.11.c.3.

**Memoranda**

Dollar amounts in thousands

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

**Memoranda**

Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:					M.12.		
a. Loans secured by real estate.....	RCONG091	0	RCONG092	0	RCONG093	0	M12a
b. Commercial and industrial loans.....	RCONG094	0	RCONG095	0	RCONG096	0	M12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCONG097	0	RCONG098	0	RCONG099	0	M12c
d. All other loans and all leases.....	RCONG100	0	RCONG101	0	RCONG102	0	M12d

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

**Memoranda**

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:					M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376			0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377			0	M.13.b.
14. Pledged loans and leases.....	RCONG378			129,151	M.14.
15. Reverse mortgages:					M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):					M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466			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.

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					
a. With original amounts of \$100,000 or less .....	RCON5564	<b>2</b>	RCON5565	<b>117</b>	3.a.
b. With original amounts of more than \$100,000 through \$250,000..	RCON5566	<b>20</b>	RCON5567	<b>2,877</b>	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000...	RCON5568	<b>74</b>	RCON5569	<b>32,445</b>	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					
a. With original amounts of \$100,000 or less .....	RCON5570	<b>75</b>	RCON5571	<b>2,392</b>	4.a.
b. With original amounts of more than \$100,000 through \$250,000..	RCON5572	<b>65</b>	RCON5573	<b>5,918</b>	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000...	RCON5574	<b>69</b>	RCON5575	<b>14,121</b>	4.c.

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

Dollar amounts in thousands			
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less..			
	RCON6860		<b>No</b>
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..	RCON5576		<b>NR</b>
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3..	RCON5577		<b>NR</b>

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

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					
a. With original amounts of \$100,000 or less...	RCON5578	<b>1</b>	RCON5579	<b>0</b>	7.a.
b. With original amounts of more than \$100,000 through \$250,000 .....	RCON5580	<b>1</b>	RCON5581	<b>80</b>	7.b.
c. With original amounts of more than \$250,000 through \$500,000..	RCON5582	<b>1</b>	RCON5583	<b>407</b>	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:					
a. With original amounts of \$100,000 or less .....	RCON5584	<b>2</b>	RCON5585	<b>100</b>	8.a.
b. With original amounts of more than \$100,000 through \$250,000 .....	RCON5586	<b>1</b>	RCON5587	<b>0</b>	8.b.
c. With original amounts of more than \$250,000 through \$500,000 .....	RCON5588	<b>2</b>	RCON5589	<b>493</b>	8.c.

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities .....	RCON3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCON3533	NR	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) .....	RCONG380	NR	4.b.
c. All other residential MBS .....	RCONG381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies .....	RCONK197	NR	4.d.
e. All other commercial MBS .....	RCONK198	NR	4.e.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash .....	RCONG383	NR	5.a.1.
2. Synthetic .....	RCONG384	NR	5.a.2.
3. Hybrid .....	RCONG385	NR	5.a.3.
b. All other debt securities .....	RCONG386	NR	5.b.
6. Loans:			6.
a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans .....	RCONF604	NR	6.a.1.
2. Secured by farmland (including farm residential and other improvements) .....	RCONF605	NR	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF606	NR	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens .....	RCONF607	NR	6.a.3.b.1.
2. Secured by junior liens .....	RCONF611	NR	6.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties .....	RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties .....	RCONF613	NR	6.a.5.
b. Commercial and industrial loans .....	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards .....	RCONF615	NR	6.c.1.
2. Other revolving credit plans .....	RCONF616	NR	6.c.2.
3. Automobile loans .....	RCONK199	NR	6.c.3.
4. Other consumer loans .....	RCONK210	NR	6.c.4.
d. Other loans .....	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets .....	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value .....	RCON3543	NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions .....	RCON3546	NR	13.a.
b. Other trading liabilities .....	RCONF624	NR	13.b.
14. Derivatives with a negative fair value .....	RCON3547	NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15) .....	RCON3548	0	15.

### Memoranda

1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1
a. Loans secured by real estate:			M.1.a.

Dollar amounts in thousands

1. Construction, land development, and other land loans..	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..	RCONF627	NR	M.1.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3.b.
1. Secured by first liens .....	RCONF628	NR	M1a3b1.
2. Secured by junior liens .....	RCONF629	NR	M1a3b2.
4. Secured by multifamily (5 or more) residential properties .....	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties .....	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans..	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards .....	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans .....	RCONF634	NR	M.1.c.2.
3. Automobile loans .....	RCONK200	NR	M.1.c.3.
4. Other consumer loans .....	RCONK211	NR	M.1.c.4.
d. Other loans .....	RCONF636	NR	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value .....	RCONF639	NR	M.2.a.
b. Unpaid principal balance..	RCONF640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			M.3.
a. Trust preferred securities issued by financial institutions .....	RCONG299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCONG332	NR	M.3.b.
c. Corporate and similar loans..	RCONG333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs..	RCONG335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	RCONG651	NR	M.3.f.
g. Other collateral or reference assets .....	RCONG652	NR	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities .....	RCONG387	NR	M.4.a.
b. Pledged loans .....	RCONG388	NR	M.4.b.
5. Asset-backed securities:			M.5.
a. Credit card receivables .....	RCONF643	NR	M.5.a.
b. Home equity lines .....	RCONF644	NR	M.5.b.
c. Automobile loans .....	RCONF645	NR	M.5.c.
d. Other consumer loans .....	RCONF646	NR	M.5.d.
e. Commercial and industrial loans .....	RCONF647	NR	M.5.e.
f. Other .....	RCONF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values .....	RCONF652	NR	M.7.a.
b. Other .....	RCONF653	NR	M.7.b.
8. Loans pending securitization..	RCONF654	NR	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
(TEXTF655) NR	RCONF655	NR	M.9.a.1.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component .....	TEXTF656		M.9.b.1.
2. Amount of component .....	RCONF656	NR	M.9.b.2.

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:				M.9.c.
1. Describe component .....	TEXTF657			M.9.c.1.
2. Amount of component.....	RCONF657		<b>NR</b>	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):				M.10.
a. Disclose component and the dollar amount of that component:				M.10.a.
(TEXTF658) NR	RCONF658		<b>NR</b>	M.10.a.1.
b. Disclose component and the dollar amount of that component:				M.10.b.
1. Describe component .....	TEXTF659			M.10.b.1.
2. Amount of component.....	RCONF659		<b>NR</b>	M.10.b.2.
c. Disclose component and the dollar amount of that component:				M.10.c.
1. Describe component .....	TEXTF660			M.10.c.1.
2. Amount of component.....	RCONF660		<b>NR</b>	M.10.c.2.

### Schedule RC-E - Deposit Liabilities

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 (include all certified and official checks).....	RCONB549	<b>120,692</b>			RCONB550	<b>102,740</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>58</b>			RCON2530	<b>2,421</b> 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>0</b>			RCONB552	<b>0</b> 4.
5. Banks in foreign countries.....	RCON2213	<b>0</b>			RCON2236	<b>0</b> 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>			RCON2377	<b>0</b> 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>120,750</b>	RCON2210	<b>107,017</b>	RCON2385	<b>105,161</b> 7.

## Schedule RC-E - Deposit Liabilities

### Memoranda

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	<b>1,045</b>	M.1.a.
b. Total brokered deposits .....	RCON2365	<b>9,307</b>	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	<b>558</b>	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	<b>8,749</b>	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	<b>558</b>	M.1.d.1.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	<b>8,749</b>	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	<b>0</b>	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	<b>0</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>0</b>	M.1.f.
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	<b>60,179</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs) .....	RCON0352	<b>15,499</b>	M.2.a.2.
b. Total time deposits of less than \$100,000 .....	RCON6648	<b>5,752</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	<b>15,668</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>8,064</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>202</b>	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less .....	RCONA579	<b>2,091</b>	M.3.a.1.
2. Over three months through 12 months .....	RCONA580	<b>3,086</b>	M.3.a.2.
3. Over one year through three years .....	RCONA581	<b>575</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>0</b>	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	<b>5,177</b>	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less .....	RCONA584	<b>9,813</b>	M.4.a.1.
2. Over three months through 12 months .....	RCONA585	<b>12,025</b>	M.4.a.2.
3. Over one year through three years .....	RCONA586	<b>1,894</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>0</b>	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	<b>14,591</b>	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	<b>7,246</b>	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?..	RCONP752	<b>Yes</b>	M.5.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>NR</b>	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>NR</b>	M.6.b.

## Memoranda

Dollar amounts in thousands

c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	<b>NR</b>	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>NR</b>	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>NR</b>	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>NR</b>	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>NR</b>	M.7.b.2.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	<b>478</b>	1.
2. Net deferred tax assets.....	RCON2148	<b>4,502</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCONA519	<b>0</b>	3.a.
b. Other financial assets.....	RCONA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	<b>844</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	<b>2,804</b>	5.a.
b. Separate account life insurance assets.....	RCONK202	<b>0</b>	5.b.
c. Hybrid account life insurance assets.....	RCONK270	<b>1,687</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCON2168	<b>471</b>	6.
a. Prepaid expenses.....	RCON2166	<b>257</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>0</b>	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards.....	RCONC436	<b>0</b>	6.d.
e. FDIC loss-sharing indemnification assets.....	RCONJ448	<b>0</b>	6.e.
f. Not applicable.....			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
(TEXT3549) NR	RCON3549	<b>0</b>	6.g.1.
h. Disclose component and the dollar amount of that component:			6.h.
(TEXT3550) NR	RCON3550	<b>0</b>	6.h.1.
i. Disclose component and the dollar amount of that component:			6.i.
(TEXT3551) NR	RCON3551	<b>0</b>	6.i.1.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	<b>10,786</b>	7.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits	RCON3645	9	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	1,579	1.b.
2. Net deferred tax liabilities	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	18	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item)	RCON2938	5	4.
a. Accounts payable	RCON3066	1	4.a.
b. Deferred compensation liabilities	RCONC011	0	4.b.
c. Dividends declared but not yet payable	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
(TEXT3552) NR	RCON3552	0	4.e.1.
f. Disclose component and the dollar amount of that component:			4.f.
(TEXT3553) NR	RCON3553	0	4.f.1.
g. Disclose component and the dollar amount of that component:			4.g.
(TEXT3554) NR	RCON3554	0	4.g.1.
5. Total	RCON2930	1,611	5.

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions .....	RCON3381	<b>43,047</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	<b>1,000</b>	2.
3. Mortgage-backed securities .....	RCONB559	<b>3,402</b>	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RCONB560	<b>3</b>	4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCON3365	<b>0</b>	5.
6. Loans:			6.
a. Total loans .....	RCON3360	<b>186,138</b>	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties .....	RCON3465	<b>18,817</b>	6.b.1.
2. All other loans secured by real estate .....	RCON3466	<b>133,978</b>	6.b.2.
c. Commercial and industrial loans .....	RCON3387	<b>31,433</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>0</b>	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>1,206</b>	6.d.2.
7. Trading assets .....	RCON3401	<b>0</b>	7.
8. Lease financing receivables (net of unearned income) .....	RCON3484	<b>0</b>	8.
9. Total assets.....	RCON3368	<b>256,175</b>	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>20,131</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs) .....	RCONB563	<b>74,389</b>	11.a.
b. Time deposits of \$100,000 or more .....	RCONA514	<b>28,329</b>	11.b.
c. Time deposits of less than \$100,000 .....	RCONA529	<b>5,872</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase .....	RCON3353	<b>0</b>	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCON3355	<b>1</b>	13.

### Memoranda

1. Loans to finance agricultural production and other loans to farmers .....	RCON3386.	<b>0</b>	M.1.
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## Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

1. Unused commitments:					1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines:	RCON3814	4,197			1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above):	RCONJ477	0			1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above):	RCONJ478	0			1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b):	RCON3815	0			1.b.
1. Unused consumer credit card lines:	RCONJ455	NR			1.b.1.
2. Other unused credit card lines:	RCONJ456	NR			1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:					1.c.
1. Secured by real estate:					1.c.1.
a. 1-4 family residential construction loan commitments:	RCONF164	937			1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments:	RCONF165	8,823			1.c.1.b.
2. Not secured by real estate:	RCON6550	0			1.c.2.
d. Securities underwriting:	RCON3817	0			1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans:	RCONJ457	27,993			1.e.1.
2. Loans to financial institutions:	RCONJ458	0			1.e.2.
3. All other unused commitments:	RCONJ459	2,140			1.e.3.
2. Financial standby letters of credit:	RCON3819	400			2.
a. Amount of financial standby letters of credit conveyed to others:	RCON3820	NR			2.a.
3. Performance standby letters of credit:	RCON3821	0			3.
a. Amount of performance standby letters of credit conveyed to others:	RCON3822	NR			3.a.
4. Commercial and similar letters of credit:	RCON3411	0			4.
5. Not applicable:					5.
6. Securities lent and borrowed:					6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank):	RCON3433	0			6.a.
b. Securities borrowed:	RCON3432	0			6.b.

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection:							7.d.1.
a. Investment grade .....	RCONG406	0	RCONG407	0	RCONG408	0	7d1a
b. Subinvestment grade .....	RCONG409	0	RCONG410	0	RCONG411	0	7d1b
2. Purchased credit protection:							7.d.2.
a. Investment grade .....	RCONG412	0	RCONG413	0	RCONG414	0	7d2a
b. Subinvestment grade .....	RCONG415	0	RCONG416	0	RCONG417	0	7d2b

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	0	9.
a. Not applicable.....			9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
(TEXT3555) NR	RCON3555	0	9.d.1.
e. Disclose component and the dollar amount of that component:			9.e.
(TEXT3556) NR	RCON3556	0	9.e.1.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCON3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
(TEXT5592) NR	RCON5592	0	10.b.1.
c. Disclose component and the dollar amount of that component:			10.c.
(TEXT5593) NR	RCON5593	0	10.c.1.
d. Disclose component and the dollar amount of that component:			10.d.
(TEXT5594) NR	RCON5594	0	10.d.1.
e. Disclose component and the dollar amount of that component:			10.e.
(TEXT5595) NR	RCON5595	0	10.e.1.
11. Year-to-date merchant credit card sales volume:			11.
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-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands							
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts			
12. Gross amounts (e.g., notional amounts):							12.
a. Futures contracts.....	RCON8693	0 RCON8694	0 RCON8695	0 RCON8696	0		12.a.
b. Forward contracts.....	RCON8697	0 RCON8698	0 RCON8699	0 RCON8700	0		12.b.
c. Exchange-traded option contracts:							12.c.
1. Written options.....	RCON8701	0 RCON8702	0 RCON8703	0 RCON8704	0		12c1.
2. Purchased options.....	RCON8705	0 RCON8706	0 RCON8707	0 RCON8708	0		12c2.
d. Over-the-counter option contracts:							12.d.
1. Written options.....	RCON8709	0 RCON8710	0 RCON8711	0 RCON8712	0		12d1.
2. Purchased options.....	RCON8713	0 RCON8714	0 RCON8715	0 RCON8716	0		12d2.
e. Swaps.....	RCON3450	0 RCON3826	0 RCON8719	0 RCON8720	0		12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCONA126	0 RCONA127	0 RCON8723	0 RCON8724	0		13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON8725	0 RCON8726	0 RCON8727	0 RCON8728	0		14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCONA589	0					14.a.
15. Gross fair values of derivative contracts:							15.
a. Contracts held for trading:							15.a.
1. Gross positive fair value.....	RCON8733	0 RCON8734	0 RCON8735	0 RCON8736	0		15a1.
2. Gross negative fair value.....	RCON8737	0 RCON8738	0 RCON8739	0 RCON8740	0		15a2.
b. Contracts held for purposes other than trading:							15.b.
1. Gross positive fair value.....	RCON8741	0 RCON8742	0 RCON8743	0 RCON8744	0		15b1.
2. Gross negative fair value.....	RCON8745	0 RCON8746	0 RCON8747	0 RCON8748	0		15b2.



## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	4,772	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 other than goodwill:			2.
a. Mortgage servicing assets .....	RCON3164	454	2.a.
1. Estimated fair value of mortgage servicing assets .....	RCONA590	454	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCONB026	118	2.b.
c. All other identifiable intangible assets .....	RCON5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCON0426	572	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land .....	RCON5508	1,350	3.a.
b. Farmland .....	RCON5509	0	3.b.
c. 1-4 family residential properties .....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties .....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties .....	RCON5512	0	3.e.
f. Foreclosed properties from "GNMA loans" .....	RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) .....	RCON2150	1,350	3.g.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less .....	RCONF055	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) .....	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 of next repricing date of:			5.b.1.
a. One year or less .....	RCONF060	0	5.b.1.a.
b. Over one year through three years .....	RCONF061	0	5.b.1.b.
c. Over three years through five years .....	RCONF062	0	5.b.1.c.
d. Over five years .....	RCONF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCONB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	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
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):			8.a.
(TEXT4087) http://www.pinnaclebankonline.com			
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.
1. URL 1			8.b.1.
NR			
2. URL.2			8.b.2.
NR			
3. URL.3			8.b.3.
NR			

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4. URL.4			8.b.4.
NR			
5. URL.5			8.b.5.
NR			
6. URL.6			8.b.6.
NR			
7. URL.7			8.b.7.
NR			
8. URL.8			8.b.8.
NR			
9. URL.9			8.b.9.
NR			
10. URL.10			8.b.10.
NR			
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			8.c.1.
NR			
2. Trade name 2			8.c.2.
NR			
3. Trade name 3			8.c.3.
NR			
4. Trade name 4			8.c.4.
NR			
5. Trade name 5			8.c.5.
NR			
6. Trade name 6			8.c.6.
NR			
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?..	RCON4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)..	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..	RCONF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..	RCONG463	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. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans .....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans .....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland .....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens .....	RCONK173	0	13.a.1.c.2a.
b. Secured by junior liens .....	RCONK174	0	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties .....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK176	0	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties .....	RCONK177	0	13.a.1.e.2.
2. Not applicable			13.a.2.
3. Commercial and industrial loans .....	RCONK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards .....	RCONK180	0	13.a.4.a.

Dollar amounts in thousands

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

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans:							1.a.
1. 1-4 family residential construction loans.....	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	0	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	383	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	96	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. Loans to foreign governments and official institutions .....	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans .....	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:	RCONK036	0	RCONK037	0	RCONK038	0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	RCONK039	0	RCONK040	0	RCONK041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCONK042	0	RCONK043	0	RCONK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							11.
a. Loans secured by real estate:							11.a.
1. Construction, land development, and other land loans:							11.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	11a1a
b. Other construction loans and all land development and other land loans.....	RCONK048	0	RCONK049	0	RCONK050	0	11a1b
2. Secured by farmland .....	RCONK051	0	RCONK052	0	RCONK053	0	11.a2
3. Secured by 1-4 family residential properties:							11.a3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	0	RCONK055	0	RCONK056	0	11a3a
b. Closed-end loans secured by 1-4 family residential properties:							11a3b
1. Secured by first liens.....	RCONK057	0	RCONK058	0	RCONK059	0	11a3b1
2. Secured by junior liens.....	RCONK060	0	RCONK061	0	RCONK062	0	11a3b2
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0	11.a4.

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. Secured by nonfarm nonresidential properties:						11.a.5.	
a. Loans secured by owner-occupied nonfarm nonresidential properties..	RCONK066	0	RCONK067	0	RCONK068	0	11a.5a
b. Loans secured by other nonfarm nonresidential properties..	RCONK069	0	RCONK070	0	RCONK071	0	11a.5b
b. Not applicable							11.b.
c. Commercial and industrial loans..	RCONK075	0	RCONK076	0	RCONK077	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							11.d.
1. Credit cards .....	RCONK078	0	RCONK079	0	RCONK080	0	11.d.1.
2. Automobile loans..	RCONK081	0	RCONK082	0	RCONK083	0	11.d.2
3. Other (includes revolving credit plans other than credit cards and other consumer loans)..	RCONK084	0	RCONK085	0	RCONK086	0	11.d.3.
e. All other loans and all leases..	RCONK087	0	RCONK088	0	RCONK089	0	11.e.
1. Loans to depository institutions and acceptances of other banks..	RCONK091	0	RCONK092	0	RCONK093	0	11.e.1.
2. Loans to foreign governments and official institutions..	RCONK095	0	RCONK096	0	RCONK097	0	11.e.2
3. Other loans..	RCONK099	0	RCONK100	0	RCONK101	0	11.e.3.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above..	RCONK072	0	RCONK073	0	RCONK074	0	11e.3a
4. Lease financing receivables..	RCONK269	0	RCONK271	0	RCONK272	0	11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements..	RCONK102	0	RCONK103	0	RCONK104	0	11.f.

**Memoranda**

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):

a. Construction, land development, and other land loans:							M.1.
1. 1-4 family residential construction loans..	RCONK105	0	RCONK106	0	RCONK107	0	M1a.1.
2. Other construction loans and all land development and other land loans..	RCONK108	0	RCONK109	0	RCONK110	0	M1a.2
b. Loans secured by 1-4 family residential properties .....	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties..	RCONK114	0	RCONK115	0	RCONK116	0	M1d.1.
2. Loans secured by other nonfarm nonresidential properties..	RCONK117	0	RCONK118	0	RCONK119	383	M1d.2
e. Commercial and industrial loans..	RCONK257	0	RCONK258	0	RCONK259	96	M.1.e.
1. To U.S. addressees (domicile) .....	RCONK120	NR	RCONK121	NR	RCONK122	NR	M1e.1.
2. To non-U.S. addressees (domicile)..	RCONK123	NR	RCONK124	NR	RCONK125	NR	M1e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures)..	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.
1. Loans secured by farmland..	RCONK130	0	RCONK131	0	RCONK132	0	M1f.1.
2. Loans to depository institutions and acceptances of other banks..	RCONK134	0	RCONK135	0	RCONK136	0	M1f.2
3. Not applicable							M1f.3
4. Loans to individuals for household, family, and other personal expenditures:							M1f.4.
a. Credit cards .....	RCONK274	0	RCONK275	0	RCONK276	0	M1f.4a
b. Automobile loans..	RCONK277	0	RCONK278	0	RCONK279	0	M1f.4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)..	RCONK280	0	RCONK281	0	RCONK282	0	M1f.4c
5. Loans to foreign governments and official institutions .....	RCONK283	0	RCONK284	0	RCONK285	0	M1f.5
6. Other loans..	RCONK286	0	RCONK287	0	RCONK288	0	M1f.6
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above..	RCONK138	0	RCONK139	0	RCONK140	0	M1f.6a

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			
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 available							M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCON1248	NR	RCON1249	NR	RCON1250	NR	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	NR	RCON5381	NR	RCON5382	NR	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	NR	RCON1255	NR	RCON1256	NR	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	NR	RCONF167	NR	RCONF168	NR	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	RCON1594	0	RCON1597	0	RCON1583	0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							M.5.
a. Loans and leases held for sale .....	RCONC240	0	RCONC241	0	RCONC226	0	M.5.a.
b. Loans measured at fair value:							M.5.b.
1. Fair value .....	RCONF664	0	RCONF665	0	RCONF666	0	M.5b1.
2. Unpaid principal balance .....	RCONF667	0	RCONF668	0	RCONF669	0	M.5b2.

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

#### Memoranda

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

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

#### Memoranda

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

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

#### Memoranda

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual			
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):					M.9.		
a. Outstanding balance.....	RCONL183	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.

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	<b>226,045</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	RCONF237	<b>0</b>	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter .....	RCONK652	<b>256,175</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2) .....	RCONK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter .....	RCONK654	<b>22,688</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	<b>0</b>	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	<b>0</b>	7.a.
b. Over one year through three years .....	RCONG466	<b>0</b>	7.b.
c. Over three years through five years .....	RCONG467	<b>0</b>	7.c.
d. Over five years.....	RCONG468	<b>0</b>	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	<b>0</b>	8.a.
b. Over one year through three years .....	RCONG470	<b>0</b>	8.b.
c. Over three years through five years .....	RCONG471	<b>0</b>	8.c.
d. Over five years .....	RCONG472	<b>0</b>	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) .....	RCONG803	<b>9,283</b>	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	<b>NR</b>	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCONK656	<b>No</b>	10.
a. Banker's bank deduction .....	RCONK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCONK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCONK659	<b>No</b>	11.
a. Custodial bank deduction .....	RCONK660	<b>NR</b>	11.a.
b. Custodial bank deduction limit .....	RCONK661	<b>NR</b>	11.b.

### Memoranda

1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	<b>89,344</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	<b>2381</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF051	<b>135,657</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	<b>194</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	<b>1,045</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	<b>22</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	<b>0</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>0</b>	M.1.d.2.
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions).....	RCON5597	<b>NR</b>	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
(TEXTA545) NR	RCONA545	<b>0</b>	M.3.a.

Dollar amounts in thousands

4. Not applicable			M.4.
5. Not applicable			M.5.
6. Criticized and classified items:			M.6.
a. Special mention .....	RCONK663	<b>CONF</b>	M.6.a.
b. Substandard .....	RCONK664	<b>CONF</b>	M.6.b.
c. Doubtful .....	RCONK665	<b>CONF</b>	M.6.c.
d. Loss .....	RCONK666	<b>CONF</b>	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans .....	RCONN025	<b>CONF</b>	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....	RCONN026	<b>CONF</b>	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans .....	RCONN027	<b>CONF</b>	M.8.a.
b. Securitizations of higher-risk consumer loans .....	RCONN028	<b>CONF</b>	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities .....	RCONN029	<b>CONF</b>	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....	RCONN030	<b>CONF</b>	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments .....	RCONK676	<b>NR</b>	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	RCONK677	<b>NR</b>	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	RCONK669	<b>NR</b>	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d) .....	RCONK678	<b>NR</b>	M.12.
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate .....	RCONN177	<b>NR</b>	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	RCONN178	<b>NR</b>	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCONN179	<b>NR</b>	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONN180	<b>NR</b>	M.13.d.
e. Commercial and industrial loans .....	RCONN181	<b>NR</b>	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	RCONN182	<b>NR</b>	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	RCONN183	<b>NR</b>	M.13.g.
h. Non-agency residential mortgage-backed securities .....	RCONM963	<b>NR</b>	M.13.h.
14. Amount of the institution's largest counterparty exposure .....	RCONK673	<b>CONF</b>	M.14.
15. Total amount of the institution's 20 largest counterparty exposures .....	RCONK674	<b>CONF</b>	M.15.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1) .....	RCONL189	<b>NR</b>	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCONL194	<b>NR</b>	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	RCONL195	<b>NR</b>	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less .....	RCONL196	<b>NR</b>	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid .....	RCONL197	<b>NR</b>	M.17.d.



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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. Available-for-sale securities.....	RCON1773	RCONG474	RCONG475	RCONG476	RCONG477	1.
	4,236	NR	NR	NR	NR	
2. Federal funds sold and securities purchased under agreements to resell.....	RCONG478	RCONG479	RCONG480	RCONG481	RCONG482	2.
	NR	NR	NR	NR	NR	





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

**Memoranda**

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.1.f.
1. Describe component			M.1.f.1.
(TEXTG561) NR.			

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2. Amount of component.....	RCONG561	RCONG562	RCONG563	RCONG564	RCONG565	M.1.f.2.
	NR	NR	NR	NR	NR	
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	M.2.a.
	NR	NR	NR	NR	NR	
b. Nontrading derivative liabilities .....	RCONG566	RCONG567	RCONG568	RCONG569	RCONG570	M.2.b.
	NR	NR	NR	NR	NR	

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

**Memoranda**

Dollar amounts in thousands

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

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

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

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

**Memoranda**

Dollar amounts in thousands

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

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

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

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

**Memoranda**

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		
1. Describe component		
(TEXTG581) NR		

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

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

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

**Memoranda**

Dollar amounts in thousands

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

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

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

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..	RCOAP742	<b>32,081</b>	1.
2. Retained earnings .....	RCON3632	<b>-6,655</b>	2.
3. Accumulated other comprehensive income (AOCI)..	RCOAB530	<b>-6</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....	RCOAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	RCOAP840	<b>25,420</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..	RCOAP841	<b>0</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..	RCOAP842	<b>47</b>	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs..	RCOAP843	<b>1,076</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)..	RCOAP844	<b>-6</b>	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)..	RCOAP845	<b>0</b>	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)..	RCOAP846	<b>0</b>	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)..	RCOAP847	<b>0</b>	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)..	RCOAP848	<b>0</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.)..	RCOAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)..	RCOAP850	<b>0</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP851	<b>0</b>	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments..	RCOAP852	<b>24,303</b>	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCOAP853	<b>0</b>	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..	RCOAP854	<b>0</b>	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..	RCOAP855	<b>0</b>	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..	RCOAP856	<b>0</b>	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCOAP857	<b>1,615</b>	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.....	RCOAP858	<b>1,615</b>	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	RCOAP859	<b>22,688</b>	18.
19. Common equity tier 1 capital (item 12 minus item 18) .....	RCOAP860	<b>0</b>	19.
20. Additional tier 1 capital instruments plus related surplus .....	RCOAP861	<b>0</b>	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP862	<b>0</b>	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	RCOAP863	<b>0</b>	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCOAP864	<b>1,615</b>	23.
24. LESS: Additional tier 1 capital deductions .....	RCOAP865	<b>0</b>	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCOA8274	<b>22,688</b>	25.
26. Tier 1 capital (sum of items 19 and 25) .....			26.

Dollar amounts in thousands

27. Tier 2 capital instruments plus related surplus.....	RCOAP866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	RCOAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital .....	RCOAP868	0	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCOA5310	2,722	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital .....	RCOAQ257	0	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCOAP870	2,722	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCOWP870	NR	32.b.
33. LESS: Tier 2 capital deductions .....	RCOAP872	0	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCOA5311	2,722	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW5311	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCOA3792	25,410	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW3792	NR	35.b.
36. Average total consolidated assets.....	RCON3368	256,175	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCOAP875	2,738	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	RCOAB596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38) .....	RCOAA224	253,437	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	215,604	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOWA223	NR	40.b.

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

Dollar amounts in thousands	(Column A) Percentage		(Column B) Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCOAP793	10.52%	RCOWP793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCOA7206	10.52%	RCOW7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCOA7205	11.79%	RCOW7205	NR	43.

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

Dollar amounts in thousands				
44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA7204	8.95%		44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date to be determined)				45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):				46.
a. Capital conservation buffer				46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer				46.b.
47. Eligible retained income (effective January 1, 2016)				47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)				48.



	(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										
2. Securities:										2.
a. Held-to-maturity securities										2.a.
		RCONS405		RCONS406				RCONH271	RCONH272	
b. Available-for-sale securities.....		0		0				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCONH273	RCONH274	4.a.
								0	0	
								RCONH275	RCONH276	
b. High volatility commercial real estate exposures.....								0	0	4.b.
								RCONH277	RCONH278	
c. Exposures past due 90 days or more or on nonaccrual.....								0	0	4.c.



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

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
								RCONH279	RCONH280	
d. All other exposures .....								0	0	4.d.
5. Loans and leases, net of unearned income:										5.
								RCONH281	RCONH282	
a. Residential mortgage exposures .....								0	0	5.a.
b. High volatility commercial real estate exposures .....								RCONH283	RCONH284	5.b.
								0	0	
c. Exposures past due 90 days or more or on nonaccrual .....								RCONH285	RCONH286	5.c.
								0	0	
d. All other exposures .....								RCONH287	RCONH288	5.d.
								0	0	
6. LESS: Allowance for loan and lease losses										6.
		RCONH186	RCONH290	RCONH187				RCONH291	RCONH292	
7. Trading assets .....		0	0	0				0	0	7.
		RCONH188	RCONS470	RCONS471				RCONH294	RCONH295	
8. All other assets .....		0	0	0				0	0	8.
								RCONH296	RCONH297	
a. Separate account bank-owned life insurance .....								1,678	1,678	8.a.
								RCONH298	RCONH299	
b. Default fund contributions to central counterparties .....								0	0	8.b.

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

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
	RCONS475	RCONS476	RCONS477	RCONS478	RCONS479	
a. Held-to-maturity securities .....	0	0	0	0	0	9.a.
b. Available-for-sale securities .....	0	0	0	0	0	9.b.
c. Trading assets .....	0	0	0	0	0	9.c.
d. All other on-balance sheet securitization exposures .....	0	0	0	0	0	9.d.
10. Off-balance sheet securitization exposures .....	0	0	0	0	0	10.

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets .....	RCON2170	RCONS500	RCOND987				RCOND988	RCOND989	RCOND990	RCONS503
	<b>252,942</b>	<b>-550</b>	<b>39,041</b>				<b>9,469</b>	<b>20,266</b>	<b>183,038</b>	<b>0</b>

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

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets .....		RCONS505	RCONS506	RCONS507			RCONS510	RCONH300
		<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>1,678</b>

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

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit .....	RCOND991	RCOND992	RCOND993				RCOND994	RCOND995	RCOND996	RCONS511
	<b>400</b>	<b>400</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>400</b>	<b>0</b>
13. Performance standby letters of credit and transaction-related contingent items.....	RCOND997	RCOND998	RCOND999				RCONG603	RCONG604	RCONG605	RCONS512
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCONG606	RCONG607	RCONG608				RCONG609	RCONG610	RCONG611	RCONS513
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
15. Retained recourse on small business obligations sold with recourse.....	RCONG612	RCONG613	RCONG614				RCONG615	RCONG616	RCONG617	RCONS514
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

	(Column 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 .....	RCONS515	RCONS516	RCONS517	RCONS518	RCONS519		RCONS520	RCONS521	RCONS522	RCONS523	16.
	0	0	0	0	0		0	0	0	0	
17. All other off-balance sheet liabilities .....	RCONG618	RCONG619	RCONG620				RCONG621	RCONG622	RCONG623	RCONS524	17.
	0	0	0				0	0	0	0	
18. Unused commitments:											18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCONS525	RCONS526	RCONS527				RCONS528	RCONS529	RCONS530	RCONS531	18.a.
	6,543	1,309	0				0	0	1,309	0	
b. Original maturity of one year or less to ABCP conduits											18.b.
c. Original maturity exceeding one year .....	RCONG624	RCONG625	RCONG626				RCONG627	RCONG628	RCONG629	RCONS539	18.c.
	37,547	18,774	0				0	2,098	16,676	0	
19. Unconditionally cancelable commitments .....	RCONS540	RCONS541									19.
	0	0									
20. Over-the-counter derivatives .....		RCONS542	RCONS543			RCONS544	RCONS545	RCONS546	RCONS547	RCONS548	20.
		0	0			0	0	0	0	0	
21. Centrally cleared derivatives .....		RCONS549	RCONS550	RCONS551	RCONS552		RCONS554	RCONS555	RCONS556	RCONS557	21.
		0	0	0	0		0	0	0	0	
22. Unsettled transactions (failed trades) .....	RCONH191		RCONH193				RCONH194	RCONH195	RCONH196	RCONH197	22.
	0		0				0	0	0	0	

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

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
				RCONH301	RCONH302	
16. Repo-style transactions .....				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				RCONH303	RCONH304	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year .....				RCONH307	RCONH308	18.c.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives .....				RCONH309	RCONH310	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) .....	0	0	0			22.



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

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold..	RCONS580	217,790	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)..	RCONS581	0	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve..	RCONB704	216,177	28.
29. LESS: Excess allowance for loan and lease losses .....	RCONA222	573	29.
30. LESS: Allocated transfer risk reserve .....	RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	RCONG641	215,604	31.

### Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	RCONG642	0	M.1.
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## Schedule RC-R Part II - Risk-Weighted Assets

### Memoranda

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
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.



	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
a. 30-89 days past due .....		RCONB764 0	RCONB765 0			RCONB766 0	7.a.	
b. 90 days or more past due.....		RCONB767 0	RCONB768 0			RCONB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							8.	
a. Charge-offs .....		RIADB770 0	RIADB771 0			RIADB772 0	8.a.	
b. Recoveries.....		RIADB773 0	RIADB774 0			RIADB775 0	8.b.	
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCONB776 0	RCONB777 0	RCONB778 0	RCONB779 0	RCONB780 0	RCONB781 0	RCONB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCONB783 0	RCONB784 0	RCONB785 0	RCONB786 0	RCONB787 0	RCONB788 0	RCONB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCONB790 0	RCONB791 0	RCONB792 0	RCONB793 0	RCONB794 0	RCONB795 0	RCONB796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCONB797 0	RCONB798 0	RCONB799 0	RCONB800 0	RCONB801 0	RCONB802 0	RCONB803 0	12.

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

### Memoranda

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

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.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits .....	RCONJ263	<b>NR</b>	RCONJ264	<b>NR</b>	RCONJ265	<b>NR</b>	M.1.a.
b. Interest-bearing deposits .....	RCONJ266	<b>NR</b>	RCONJ267	<b>NR</b>	RCONJ268	<b>NR</b>	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCONJ269	<b>NR</b>	RCONJ270	<b>NR</b>	RCONJ271	<b>NR</b>	M.1.c.
d. State, county, and municipal obligations .....	RCONJ272	<b>NR</b>	RCONJ273	<b>NR</b>	RCONJ274	<b>NR</b>	M.1.d.
e. Money market mutual funds .....	RCONJ275	<b>NR</b>	RCONJ276	<b>NR</b>	RCONJ277	<b>NR</b>	M.1.e.
f. Equity mutual funds .....	RCONJ278	<b>NR</b>	RCONJ279	<b>NR</b>	RCONJ280	<b>NR</b>	M.1.f.
g. Other mutual funds .....	RCONJ281	<b>NR</b>	RCONJ282	<b>NR</b>	RCONJ283	<b>NR</b>	M.1.g.
h. Common trust funds and collective investment funds .....	RCONJ284	<b>NR</b>	RCONJ285	<b>NR</b>	RCONJ286	<b>NR</b>	M.1.h.
i. Other short-term obligations .....	RCONJ287	<b>NR</b>	RCONJ288	<b>NR</b>	RCONJ289	<b>NR</b>	M.1.i.
j. Other notes and bonds .....	RCONJ290	<b>NR</b>	RCONJ291	<b>NR</b>	RCONJ292	<b>NR</b>	M.1.j.
k. Investments in unregistered funds and private equity investments .....	RCONJ293	<b>NR</b>	RCONJ294	<b>NR</b>	RCONJ295	<b>NR</b>	M.1.k.
l. Other common and preferred stocks .....	RCONJ296	<b>NR</b>	RCONJ297	<b>NR</b>	RCONJ298	<b>NR</b>	M.1.l.
m. Real estate mortgages .....	RCONJ299	<b>NR</b>	RCONJ300	<b>NR</b>	RCONJ301	<b>NR</b>	M.1.m.
n. Real estate .....	RCONJ302	<b>NR</b>	RCONJ303	<b>NR</b>	RCONJ304	<b>NR</b>	M.1.n.
o. Miscellaneous assets .....	RCONJ305	<b>NR</b>	RCONJ306	<b>NR</b>	RCONJ307	<b>NR</b>	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o.) .....	RCONJ308	<b>NR</b>	RCONJ309	<b>NR</b>	RCONJ310	<b>NR</b>	M.1.p.

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

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

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

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

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

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

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

	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 RC-V - Variable Interest Entities

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

# General Instructions

Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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