

**Federal Financial Institutions Examination Council**



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

**Report at the close of business September 30, 2019**

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

**Submission of Reports**

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

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

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

FDIC Certificate Number 00000000  
 (RSSD 9050)

(20190930)

(RCON 9999)

This report form is to be filed by banks with domestic offices only and total assets less than \$5 billion, except such banks that are advanced approaches institutions for regulatory capital purposes, are large or highly complex institutions for deposit insurance assessment purposes, or have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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.

Legacy Private Trust Company  
 Legal Title of Bank (RSSD 9017)

Neenah  
 City (RSSD 9130)

WI 54957  
 State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

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

The estimated average burden associated with this information collection is 40.27 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

## Contact Information for the Reports of Condition and Income

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

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

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President

Title (TEXT C491)

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## Chief Executive Officer Contact Information

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

### Chief Executive Officer

Michael B Mahlik

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mmahlik@lptrust.com

E-mail Address (TEXT FT44)

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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

Michael B Mahlik

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President

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

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

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

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President

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# Consolidated Report of Income

## For the period January 1, 2019 — September 30, 2019

All report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....	4435	0			1.a.1.a.
(b) All other loans secured by real estate.....	4436	0			1.a.1.b.
(2) Commercial and industrial loans.....	4012	0			1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B485	0			1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	0			1.a.3.b.
(4) Not applicable					
(5) All other loans (1).....	4058	0			1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	0			1.a.6.
b. Income from lease financing receivables.....	4065	0			1.b.
c. Interest income on balances due from depository institutions (2).....	4115	0			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	6			1.d.1.
(2) Mortgage-backed securities.....	B489	0			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	51			1.d.3.
e. Not applicable					
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	0			1.f.
g. Other interest income.....	4518	3			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	60			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	0			2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093	0			2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	0			2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	0			2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	0			2.b.
c. Other interest expense.....	GW44	0			2.c.
d. Not applicable					
e. Total interest expense (sum of items 2.a through 2.d.).....	4073	0			2.e.
3. Net interest income (item 1.h minus 2.e.).....	4074	60			3.
4. Provision for loan and lease losses (3).....	JJ33	0			4.

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

2 Includes interest income on time certificates of deposit not held for trading.

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

## Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
5. Noninterest income:				
a. Income from fiduciary activities (1).....		4070	6,100	5.a.
b. Service charges on deposit accounts.....		4080	0	5.b.
c. Not applicable				
d. (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....		HT73	0	5.d.1.
(2) Income from insurance activities (2).....		HT74	0	5.d.2.
e. Not applicable				
f. Net servicing fees.....		B492	0	5.f.
g. and h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....		5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....		5415	0	5.j.
k. Net gains (losses) on sales of other assets (3).....		B496	0	5.k.
l. Other noninterest income*.....		B497	55	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079		6,155	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521		0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196		0	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits.....		4135	3,214	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217	416	7.b.
c. (1) Goodwill impairment losses.....		C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....		C232	0	7.c.2.
d. Other noninterest expense*.....		4092	1,206	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093		4,836	7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69		1,379	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70		0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301		1,379	8.c.
9. Applicable income taxes (on item 8.c).....	4302		389	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300		990	10.
11. Discontinued operations, net of applicable income taxes*.....	FT28		0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104		990	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103		0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340		990	14.

\* Describe on Schedule RI-E - Explanations

1 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

2 Includes underwriting income from insurance and reinsurance activities.

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

4 Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

**Schedule RI—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. and 2. Not applicable			
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	51	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	32	M.5.
<i>Memorandum item 6 is to be completed by:</i> <sup>1</sup>			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024	NR	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	0	M.7.
8. through 10. Not applicable			
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	A530	NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed annually in the December report only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228	NR	M.12.
13. Not applicable			
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (3).....	J321	NR	M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	NR	M.15.c.
d. All other service charges on deposit accounts.....	H035	NR	M.15.d.

1 The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

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

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

**Schedule RI-A—Changes in Bank Equity Capital**

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	7,813	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	7,813	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	990	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	45	5.
6. Treasury stock transactions, net.....	B510	0	6.
7. Changes incident to business combinations, net.....	4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0	8.
9. LESS: Cash dividends declared on common stock.....	4460	1,100	9.
10. Other comprehensive income (1).....	B511	0	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	7,748	12.

\* Describe on Schedule RI-E—Explanations.

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



# Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowances for Credit Losses

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	0	C217	0	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans.....	4638	0	4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	0	K206	0	5.c.
6. Not applicable					
7. All other loans (2).....	4644	0	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	0	4605	0	9.

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

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

### Memoranda

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Not applicable					

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

# Schedule RI-B—Continued

## Part I - Continued

### Memoranda - Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
	RIAD	Amount	RIAD	Amount
Dollar Amounts in Thousands				
<i>Memorandum item 3 is to be completed by: (2)</i>				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.				
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above).....	4655	NR	4665	NR

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

2 The \$300 million asset-size test and the five percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

## Part II. Changes in Allowances for Credit Losses<sup>1</sup>

	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities (2)		(Column C) Available-for-sale debt securities (2)	
	Dollar Amounts in Thousands					
	RIAD	Amount	RIAD	Amount	RIAD	Amount
1. Balance most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	0	JH88	NR	JH94	NR
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	0	JH89	NR	JH95	NR
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	0	JH92	NR	JH98	NR
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	0	JJ00	NR	JJ01	NR
5. Provisions for credit losses (4,5).....	4230	0	JH90	NR	JH96	NR
6. Adjustments* (see instructions for this schedule).....	C233	0	JH91	NR	JH97	NR
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	0	JH93	NR	JH99	NR

\* Describe on Schedule RI-E - Explanations.

1 Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.

2 Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.

3 Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

4 Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.

5 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum item 5, below, must equal Schedule RI, item 4.

### Memoranda

	Dollar Amounts in Thousands	
	RIAD	Amount
1. to 4. Not applicable		
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (1).....	JJ02	NR
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (1).....	RCON	NR

1 Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

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

Items 1 through 6 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets.<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment <sup>2</sup>		(Column B) Allowance Balance <sup>2</sup>		
	RCON	Amount	RCON	Amount	
	<b>Loans and Leases Held for Investment:</b>				
1. Real estate loans:					
a. Construction loans.....	JJ04	NR	JJ12	NR	1.a.
b. Commercial real estate loans.....	JJ05	NR	JJ13	NR	1.b.
c. Residential real estate loans.....	JJ06	NR	JJ14	NR	1.c.
2. Commercial loans (3).....	JJ07	NR	JJ15	NR	2.
3. Credit cards.....	JJ08	NR	JJ16	NR	3.
4. Other consumer loans.....	JJ09	NR	JJ17	NR	4.
5. Unallocated, if any.....			JJ18	NR	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	NR	JJ19	NR	6.

Items 7 through 11 are to be completed semiannually in the June and December reports only by institutions with \$1 billion or more in total assets. (1,5)

Dollar Amounts in Thousands	Allowance Balance		
	RCON	Amount	
<b>Held-to-Maturity Securities:</b>			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	NR	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	NR	8.
9. Asset-backed securities and structured financial products.....	JJ23	NR	9.
10. Other debt securities.....	JJ24	NR	10.
11. Total (sum of items 7 through 10) (6).....	JJ25	NR	11.

1 The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

2 Institutions that have adopted ASU 2016-13 should report the amortized cost and the related allowance for credit losses by loan category in columns A and B, respectively.

3 Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

4 Item 6, column B, must equal Schedule RC, item 4.c.

5 Only institutions that have adopted ASU 2016-13 are to complete items 7 through 11.

6 Item 11 must equal Schedule RI-B, Part II, item 7, column B.

# Schedule RI-E—Explanations

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

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

		Year-to-date		
				RIAD
Dollar Amounts in Thousands				
<i>Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.</i>				
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l:				
a.	Income and fees from the printing and sale of checks.....	C013	NR	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	NR	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	NR	1.c.
d.	Rent and other income from other real estate owned.....	4042	NR	1.d.
e.	Safe deposit box rent.....	C015	NR	1.e.
f.	Bank card and credit card interchange fees.....	F555	NR	1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	NR	1.g.
h.	TEXT 4461	4461	NR	1.h.
i.	TEXT 4462	4462	NR	1.i.
j.	TEXT 4463	4463	NR	1.j.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:				
a.	Data processing expenses.....	C017	NR	2.a.
b.	Advertising and marketing expenses.....	0497	NR	2.b.
c.	Directors' fees.....	4136	NR	2.c.
d.	Printing, stationery, and supplies.....	C018	NR	2.d.
e.	Postage.....	8403	NR	2.e.
f.	Legal fees and expenses.....	4141	NR	2.f.
g.	FDIC deposit insurance assessments.....	4146	NR	2.g.
h.	Accounting and auditing expenses.....	F556	NR	2.h.
i.	Consulting and advisory expenses.....	F557	NR	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	NR	2.j.
k.	Telecommunications expenses.....	F559	NR	2.k.
l.	Other real estate owned expenses.....	Y923	NR	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	NR	2.m.
n.	TEXT 4464	4464	NR	2.n.
o.	TEXT 4467	4467	NR	2.o.
p.	TEXT 4468	4468	NR	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):				
a.	(1) TEXT FT29	FT29	0	3.a.1.
	(2) Applicable income tax effect.....	FT30	0	3.a.2.
b.	(1) TEXT FT31	FT31	0	3.b.1.
	(2) Applicable income tax effect.....	FT32	0	3.b.2.

**Schedule RI-E—Continued**

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2)	JJ26	NR			4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842	KW17				4.b.
c. TEXT						
	B526 ADJUSTMENT TO RESTRICTED SHARES	B526	0			4.c.
d. TEXT						
	B527	B527	0			4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	4498 ADJUSTMENT TO RESCTRICTED SHS INCLUDED IN BEG BAL	4498	0			5.a.
b.	4499	4499	0			5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):						
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1)	JJ27	NR			6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities (1,2)	JJ28	NR			6.b.
c. TEXT						
	4521	4521	0			6.c.
d. TEXT						
	4522	4522	0			6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):						
Comments?.....				RIAD	YES / NO	
				4769	NO	7.

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

1 Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.  
 2 An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.  
 3 Institutions that have not adopted ASU 2016-13 should report adjustments to the allowance for loan and lease losses in items 6.c and 6.d, if applicable.

# Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2019

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions:					
a.	Noninterest-bearing balances and currency and coin (1)		0081	786	1.a.
b.	Interest-bearing balances (2)		0071	1,451	1.b.
2. Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A) (3)		JJ34	3,391	2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D)		1773	0	2.b.
c.	Equity securities with readily determinable fair values not held for trading (4)		JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a.	Federal funds sold		B987	0	3.a.
b.	Securities purchased under agreements to resell (5,6)		B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a.	Loans and leases held for sale		5369	0	4.a.
b.	Loans and leases held for investment	B528	0		4.b.
c.	LESS: Allowance for loan and lease losses (7)	3123	0		4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c)		B529	0	4.d.
5. Trading assets					
6. Premises and fixed assets (including capitalized leases)					
7. Other real estate owned (from Schedule RC-M)					
8. Investments in unconsolidated subsidiaries and associated companies					
9. Direct and indirect investments in real estate ventures					
10. Intangible assets (from Schedule RC-M)					
11. Other assets (from Schedule RC-F) (6)					
12. Total assets (sum of items 1 through 11)					
<b>Liabilities</b>					
13. Deposits:					
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E)		2200	0	13.a.
(1)	Noninterest-bearing (8)	6631	0		13.a.1.
(2)	Interest-bearing	6636	0		13.a.2.
b.	Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:					
a.	Federal funds purchased (9)		B993	0	14.a.
b.	Securities sold under agreements to repurchase (10)		B995	0	14.b.
15. Trading liabilities					
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)					
17. and 18. Not applicable					
19. Subordinated notes and debentures (11)					
			3200	0	19.

1 Includes cash items in process of collection and unposted debits.

2 Includes time certificates of deposit not held for trading.

**3 Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.**

4 Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

5 Includes all securities resale agreements, regardless of maturity.

**6 Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.**

**7 Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.**

8 Includes noninterest-bearing, demand, time, and savings deposits.

9 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

10 Includes all securities repurchase agreements, regardless of maturity.

11 Includes limited-life preferred stock and related surplus.

### Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Amount
<b>Liabilities—continued</b>					
20.	Other liabilities (from Schedule RC-G).....	2930	812		20.
21.	Total liabilities (sum of items 13 through 20).....	2948	812		21.
22.	Not applicable				
<b>Equity Capital</b>					
<b>Bank Equity Capital</b>					
23.	Perpetual preferred stock and related surplus.....	3838	0		23.
24.	Common stock.....	3230	1,000		24.
25.	Surplus (excludes all surplus related to preferred stock).....	3839	5,374		25.
26. a.	Retained earnings.....	3632	1,374		26. a.
	b. Accumulated other comprehensive income (1).....	5530	0		26. b.
	c. Other equity capital components (2).....	A130	0		26. c.
27. a.	Total bank equity capital (sum of items 23 through 26. c.).....	3210	7,748		27. a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	0		27. b.
28.	Total equity capital (sum of items 27. a and 27. b).....	G105	7,748		28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....	3300	8,560		29.

### Memoranda

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2018.....

RCON	Number
6724	NR

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

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

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

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

RCON	Date
8678	NR

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

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

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	3,241	8497	3,255	8498	0	8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	HT54	0	HT55	0	HT56	0	HT57	0	4.a.1.
(2) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	0	G315	0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.

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

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



**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	150	K143	150	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1).....	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2,3).....					A510	NR	A511	NR	7.
8. Total (sum of items 1 through 7) (4).....	1754	3,391	1771	3,405	1772	0	1773	0	8.

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

2 Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

3 Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

4 For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.



































































































