

Contact Information for the Report of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

RYAN VALENTINE

Name (TEXTC490)

VICE PRESIDENT, CFO

Title (TEXTC491)

RVALENTINE@FIDUCIARYPARTNERS.COM

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920-380-9960

Area Code / Phone Number / Extension (TEXTC493)

Area Code / FAX Number (TEXTC494)

Other Person to Whom Questions about the Reports Should be Directed

JANICE BREITBACH

Name (TEXTC495)

BUSINESS MANAGER

Title (TEXTC496)

JBREITBACH@FIDUCIARYPARTNERS.COM

E-mail Address (TEXT4086)

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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

NONE

Name (TEXT FT42)

Area Code / Phone Number / Extension (TEXT FT43)

E-mail Address (TEXT FT44)

Area Code / Fax Number (TEXT FT45)

Emergency Contact Information

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

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

Primary Contact

PETER ROGERS

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PRESIDENT

Title (TEXT C367)

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Federal Financial Institutions Examination Council



**Consolidated Reports of Condition and Income for
 a Bank with Domestic Offices Only and Total Assets
 Less than \$1 Billion—FFIEC 051**

Report at the close of business September 30, 2018 (20180930)
(RCON 9999)

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 association).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations. This report form is to be filed by banks with domestic offices only and total assets less than \$1 billion, except such banks that are advanced approaches institutions for regulatory capital purposes or have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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

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

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

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

 Signature of Chief Financial Officer (or Equivalent)

 Date of Signature

 Director (Trustee)

 Director (Trustee)

 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 into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

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

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

FDIC Certificate Number 17287
(RSSD 9050)

Fiduciary Partners Trust Company
 Legal Title of Bank (RSSD 9017)
Appleton
 City (RSSD 9130)
WI **54914**
 State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)
 Legal Entity Identifier (LEI)

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

The estimated average burden associated with this information collection is 37.94 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.

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.

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

Primary Contact

RYAN VALENTINE

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VICE PRESIDENT, CFO

Title (TEXT C438)

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Third Contact

PETER ROGERS

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Title (TEXT C871)

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Fourth Contact

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VICE PRESIDENT

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September 30, 2018
CALL REPORT FORM 051

**Consolidated Reports of Condition and Income for
a Bank with Domestic Offices Only and Total Assets
Less than \$1 Billion**

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

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

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

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

Consolidated Report of Income for the period January 1, 2018 — September 30, 2018

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties		RIAD4435	0	1.a.(1)(a)
(b) All other loans secured by real estate		RIAD4436	0	1.a.(1)(b)
(2) Commercial and industrial loans.....		RIAD4012	0	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		RIADB485	0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans and other consumer loans).....		RIADB486	0	1.a.(3)(b)
(4) Not applicable				
(5) All other loans (1)		RIAD4058	0	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....		RIAD4010	0	1.a.(6)
b. Income from lease financing receivables.....		RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions (2)		RIAD4115	0	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....		RIADB488	0	1.d.(1)
(2) Mortgage-backed securities.....		RIADB489	0	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....		RIAD4060	18	1.d.(3)
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell.....		RIAD4020	0	1.f.
g. Other interest income.....		RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....		RIAD4107	18	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		RIAD4508	0	2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....		RIAD0093	0	2.a.(2)(a)
(b) Time deposits of \$250,000 or less		RIADHK03	0	2.a.(2)(b)
(c) Time deposits of more than \$250,000.....		RIADHK04	0	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase		RIAD4180	0	2.b.
c. Other interest expense.....		RIADGW44	0	2.c.

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

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

Consolidated Reports of Condition and Income for a Bank With Domestic Offices Only and Total Assets Less than \$1 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, D.C. 20429, toll free on (800) 688-FDIC (3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Not applicable					
e. Total interest expense (sum of items 2.a through 2.c)			RIAD4073	0	2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	18			3.
4. Provision for loan and lease losses	RIAD4230	0			4.
5. Noninterest income:					
a. Income from fiduciary activities (1)			RIAD4070	3,855	5.a.
b. Service charges on deposit accounts			RIAD4080	0	5.b.
c. Not applicable					
d. (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities			RIADHT73	0	5.d.(1)
(2) Income from insurance activities (2)			RIADHT74	0	5.d.(2)
e. Not applicable					
f. Net servicing fees			RIADB492	0	5.f.
g. and h. Not applicable					5.g.
i. Net gains (losses) on sales of loans and leases			RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned			RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (3)			RIADB496	0	5.k.
l. Other noninterest income*			RIADB497	3	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	3,858			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	0			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			RIAD4135	1,916	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			RIAD4217	210	7.b.
c.(1) Goodwill impairment losses			RIADC216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets			RIADC232	0	7.c.(2)
d. Other noninterest expense*			RIAD4092	831	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	2,957			7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIADHT69	919			8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4)	RIADHT70	0			8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b)	RIAD4301	919			8.c.
9. Applicable income taxes (on item 8.c.)	RIAD4302	0			9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9)	RIAD4300	919			10.
11. Discontinued operations, net of applicable income taxes*	RIADFT28	0			11.

* Describe on Schedule RI-E—Explanations.

- 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.
- Includes underwriting income from insurance and reinsurance activities.
- Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
- 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

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	919		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	919		14.

Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		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)	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	0		M.5.
<i>Memorandum item 6 is to be completed by:(1)</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.				
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)(2)	RIAD9106			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?	RIADA530	N		M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	0		M.12.
13. Not applicable				
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a. and 6.b.).....	RIADJ321	0		M.14.

1. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018, would report 20180301.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	2,154	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from RI-E, item 4) *.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	2,154	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	919	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	557	9.
10. Other comprehensive income(1)	RIADB511	0	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a.).....	RIAD3210	2,516	12.

*Describe on Schedule RI-E—Explanations.

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

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

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

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

	(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	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	0	RIADC894	0	1.a.(2)
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	RIADC234	0	RIADC217	0	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	0	RIADC218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	0	1.e.(2)
2. and 3. Not applicable.					
4. Commercial and industrial loans	RIAD4638	0	RIAD4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans	RIADK129	0	RIADK133	0	5.b.
c. Other (includes and revolving credit plans other than credit cards and other consumer loans).....	RIADK205	0	RIADK206	0	5.c.
6. Not applicable					
7. All other loans (2)	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8)	RIAD4635	0	RIAD4605	0	9.

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

Memoranda

	(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	RIAD5409	0	RIAD5410	0	M.1.
2. Not applicable					

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

Schedule RI-B—Continued

Part I.—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar Year-to-date			
	RIAD	Amount	RIAD	Amount
<i>Memorandum item 3 is to be completed by:(2)</i> <ul style="list-style-type: none"> • 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 <i>(Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>				
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.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

Part II. Changes in Allowance for Loan and Lease Losses

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

* Describe on Schedule RI-E - Explanations.

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

		Year-to-date	
		RIAD	Amount
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.)			
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I:			
a.	Income and fees from the printing and sale of checks	RIADC013	0 1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0 1.b.
c.	Income and fees from automated teller machines (ATMs)	RIADC016	0 1.c.
d.	Rent and other income from other real estate owned	RIAD4042	0 1.d.
e.	Safe deposit box rent	RIADC015	0 1.e.
f.	Bank card and credit card interchange fees.....	RIADF555	0 1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts	RIADT047	0 1.g.
h.	TEXT4461	RIAD4461	0 1.h.
i.	TEXT4462	RIAD4462	0 1.i.
j.	TEXT4463	RIAD4463	0 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, items 7.d:			
a.	Data processing expenses	RIADC017	0 2.a.
b.	Advertising and marketing expenses	RIAD0497	0 2.b.
c.	Directors' fees	RIAD4136	0 2.c.
d.	Printing, stationery, and supplies	RIADC018	0 2.d.
e.	Postage	RIAD8403	0 2.e.
f.	Legal fees and expenses	RIAD4141	0 2.f.
g.	FDIC deposit insurance assessments	RIAD4146	0 2.g.
h.	Accounting and auditing expenses.....	RIADF556	0 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	0 2.k.
l.	Other real estate owned expenses	RIADY923	0 2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	RIADY924	0 2.m.
n.	TEXT4464	RIAD4464	0 2.n.
o.	TEXT4467	RIAD4467	0 2.o.
p.	TEXT4468	RIAD4468	0 2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			
a.	(1) TEXTFT29	RIADFT29	0 3.a.(1)
	(2) Applicable income tax effect.....	RIADFT30	0 3.a.(2)
b.	(1) TEXTFT31	RIADFT31	0 3.b.(1)
	(2) Applicable income tax effect.....	RIADFT32	0 3.b.(2)
4. Cumulative effect of changes in account principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a.	TEXTB526	RIADB526	0 4.a.
b.	TEXTB527	RIADB527	0 4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT4498	RIAD4498	0 5.a.
b.	TEXT4499	RIAD4499	0 5.b.

Schedule RI-E—Continued

		Dollar Amounts in Thousands		Year-to-date	
		RIAD		Amount	
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6.)					
(itemize and describe all adjustments):					
a.	TEXT4521			0	6.a.
b.	TEXT4522			0	6.b.

		Year-to-date		
		RIAD	Yes No	
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?.....		RIAD4769	N	7.

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

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2018

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
ASSETS					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1)			RCON0081	657	1.a.
b. Interest-bearing balances (2)			RCON0071	303	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			RCON1754	1,519	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			RCON1773	0	2.b.
c. Equity securities with readily determinable fair values not held for trading (3)			RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			RCONB987	0	3.a.
b. Securities purchased under agreements to resell (4)			RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			RCON5369	0	4.a.
b. Loans and leases, held for investment	RCONB528	0			4.b.
c. LESS: Allowance for loan and lease losses (from RI-B, Part II, item 7.)	RCON3123	0			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)			RCONB529	0	4.d.
5. Trading assets			RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)			RCON2145	21	6.
7. Other real estate owned (from Schedule RC-M)			RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies			RCON2130	0	8.
9. Direct and indirect investments in real estate ventures			RCON3656	0	9.
10. Intangible assets (from Schedule RC-M)			RCON2143	4	10.
11. Other assets (from Schedule RC-F)			RCON2160	17	11.
12. Total assets (sum of items 1 through 11)			RCON2170	2,521	12.
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			RCON2200	0	13.a.
(1) Noninterest-bearing(5)	RCON6631	0			13.a.(1)
(2) Interest-bearing	RCON6636	0			13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (6)			RCONB993	0	14.a.
b. Securities sold under agreements to repurchase(7)			RCONB995	0	14.b.
15. Trading liabilities			RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCON3190	0	16.
17. and 18. Not applicable.					
19. Subordinated notes and debentures(8)			RCON3200	0	19.

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

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Amount	
Liabilities—continued			
20. Other liabilities (from Schedule RC-G).....	RCON2930	5	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	5	21.
22. Not applicable.			
EQUITY CAPITAL			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	RCON3838	0	23.
24. Common stock	RCON3230	1	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	1,068	25.
26. a. Retained earnings	RCON3632	1,447	26.a.
b. Accumulated other comprehensive income (1)	RCONB530	0	26.b.
c. Other equity capital components (2)	RCONA130	0	26.c.
27. a. Total equity capital (sum of items 23 through 26.c.)	RCON3210	2,516	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a. and 27.b.).....	RCONG105	2,516	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	2,521	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 2017.....

RCON	Number	
RCON6724	0	M.1.

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

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

To be reported with the March Report of Condition.

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

RCON	Date	
RCON8678	0	M.2.

- 1. Includes, but 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	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities)(1).....	RCONHT50	1,519	RCONHT51	1,484	RCONHT52	0	RCONHT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	0	RCON8497	0	RCON8498	0	RCON8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONHT54	0	RCONHT55	0	RCONHT56	0	RCONHT57	0	4.a.(1)
(2) Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	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).....	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 (2).....	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)

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 Financing Corporation, 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	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:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.(2)(a)
(b) All other commercial MBS	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)(3).....					RCONA510	0	RCONA511	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON1754	1,519	RCON1771	1,484	RCON1772	0	RCON1773	0	8.

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

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities (1)		RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (1)(2) (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:(3),(4)				
(1) Three months or less		RCONA549	66	M.2.a.(1)
(2) Over three months through 12 months		RCONA550	126	M.2.a.(2)
(3) Over one year through three years.....		RCONA551	668	M.2.a.(3)
(4) Over three years through five years		RCONA552	659	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:(3),(5)				
(1) Three months or less		RCONA555	0	M.2.b.(1)
(2) Over three months through 12 months		RCONA556	0	M.2.b.(2)
(3) Over one year through three years.....		RCONA557	0	M.2.b.(3)
(4) Over three years through five years		RCONA558	0	M.2.b.(4)
(5) Over five years through 15 years.....		RCONA559	0	M.2.b.(5)
(6) Over 15 years		RCONA560	0	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less		RCONA561	0	M.2.c.(1)
(2) Over three years		RCONA562	0	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		RCONA248	0	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)		RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost		RCON8782	0	M.4.a.
b. Fair value		RCON8783	0	M.4.b.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	RCON	Amount	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	RCONF158	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF159	0	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....	RCON1420	0	1.b.
c. Secured by 1–4 family residential properties:			
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON1797	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:			
(a) Secured by first liens	RCON5367	0	1.c.(2)(a)
(b) Secured by junior liens	RCON5368	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	RCON1460	0	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF160	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF161	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....	RCON1288	0	2.
3. Loans to finance agricultural production and other loans to farmers	RCON1590	0	3.
4. Commercial and industrial loans.....	RCON1766	0	4.
5. Not applicable			
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
a. Credit cards	RCONB538	0	6.a.
b. Other revolving credit plans	RCONB539	0	6.b.
c. Automobile loans	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)	RCONK207	0	6.d.
7. Not applicable			
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:			
a. Loans to nondepository financial institutions	RCONJ454	0	9.a.
b. Other loans	RCONJ464	0	9.b.
10. Lease financing receivables (net of unearned income)	RCON2165	0	10.
11. LESS: Any unearned income on loans reflected in items 1–9 above	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	RCON2122	0	12.

Schedule RC-C—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	RCONK158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties.....	RCONF576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	RCONK162	0	M.1.d.(2)
e. Commercial and industrial loans	RCONK256	0	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK165	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland	RCONK166	0	M.1.f.(1)
(2) and (3) Not applicable			
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	RCONK098	0	M.1.f.(4)(a)
(b) Automobile loans	RCONK203	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK204	0	M.1.f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:(1)</i>			
• Banks with \$300 million or more in total assets			
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans			
(5) Loans to finance agricultural production and other loans to farmers.....	RCONK168	0	M.1.f.(5)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	RCONHK25	0	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of: (1),(2)			
(1) Three months or less	RCONA564	0	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	0	M.2.a.(2)
(3) Over one year through three years.....	RCONA566	0	M.2.a.(3)
(4) Over three years through five years	RCONA567	0	M.2.a.(4)
(5) Over five years through 15 years.....	RCONA568	0	M.2.a.(5)
(6) Over 15 years	RCONA569	0	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: (1),(3)			
(1) Three months or less	RCONA570	0	M.2.b.(1)
(2) Over three months through 12 months	RCONA571	0	M.2.b.(2)
(3) Over one year through three years.....	RCONA572	0	M.2.b.(3)
(4) Over three years through five years	RCONA573	0	M.2.b.(4)
(5) Over five years through 15 years.....	RCONA574	0	M.2.b.(5)
(6) Over 15 years	RCONA575	0	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10 above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)			
	RCONA247	0	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 (4).....			
	RCON2746	0	M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
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))			
	RCON5370	0	M.4.
5. and 6. Not applicable			

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum items 7.a, 7.b and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>				
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):				
a. Outstanding balance	RCONC779	0		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	RCONC780	0		M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....	RCONF230	0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	RCONF231	0		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	0		M.8.c.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	0		M.9.
10. and 11. Not applicable				

	(Column A)		(Column B)		(Column C)		
	Fair Value of Acquired Loans and Leases at Acquisition Date		Gross Contractual Amounts Receivable at Acquisition Date		Best Estimate at Acquisition Date of Contractual Cash Flows not Expected to Be Collected		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year.....							
	RCONGW45	0	RCONGW46	0	RCONGW47	0	M.12.
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.) as of December 31, 2017.</i>							
13. Construction, land development, and other land loans with interest reserves:							
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a)	RCONG376	0					M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD		RIADG377	0			M.13.b.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		
		RCON	Amount	
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases		RCONG378	0	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		RCONJ466	0	M.15.a.(1)
(2) Proprietary reverse mortgages		RCONJ467	0	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		RCONJ468	0	M.15.b.(1)
(2) Proprietary reverse mortgages		RCONJ469	0	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:			Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		RCONJ470	0	M.15.c.(1)
(2) Proprietary reverse mortgages		RCONJ471	0	M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II. Loans to Small Businesses and Small Farms, is to be completed semiannually in the June and December reports only.

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

- (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.
- (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
- (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	YES	NO
RCON6999	N	

Indicate in the box with either a Y or an N 1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

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

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

Number of Loans	
RCON	
RCON5562	0
RCON5563	0

2.a.

2.b.

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

Schedule RC-C—Continued

Part II.—Continued

Agricultural Loans to Small Farms

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

Indicate in the box with either a Y or an N

RCON	YES	NO
RCON6860	N	

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

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

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

Number of Loans	
RCON	Number
RCON5576	0
RCON5577	0

6.a.

6.b.

Dollar Amounts in Thousands

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

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

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

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

(Column A)		(Column B)	
Number of Loans		Amount Currently Outstanding	
RCON	Number	RCON	Amount
RCON5578	0	RCON5579	0
RCON5580	0	RCON5581	0
RCON5582	0	RCON5583	0
RCON5584	0	RCON5585	0
RCON5586	0	RCON5587	0
RCON5588	0	RCON5589	0

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-E—Deposit Liabilities

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

Memoranda

	Dollar Amounts in Thousands	
	RCON	Amount
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	0
b. Total brokered deposits	RCON2365	0
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)(2).....	RCONHK05	0
d. Maturity data for brokered deposits:		
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	0
(2) Not applicable		
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONK220	0
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	0
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0
g. Total reciprocal deposits (as of the report date).....	RCONJH83	0
H. Total reciprocal deposits as of June 30, 2018.....	RCONJH84	0

1. Includes interest-bearing and noninterest-bearing demand deposits.

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

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	RCON6810	0	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	RCON0352	0	M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	0	M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	0	M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	0	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	0	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:(1),(2)			
(1) Three months or less	RCONHK07	0	M.3.a.(1)
(2) Over three months through 12 months	RCONHK08	0	M.3.a.(2)
(3) Over one year through three years.....	RCONHK09	0	M.3.a.(3)
(4) Over three years	RCONHK10	0	M.3.a.(4)
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)	RCONHK11	0	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:(1),(4)			
(1) Three months or less	RCONHK12	0	M.4.a.(1)
(2) Over three months through 12 months	RCONHK13	0	M.4.a.(2)
(3) Over one year through three years.....	RCONHK14	0	M.4.a.(3)
(4) Over three years	RCONHK15	0	M.4.a.(4)
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3).....	RCONK222	0	M.4.b.
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	N	M.5.

1. Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum item 2.b. and 2.c.
 3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate-time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
 4. Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum item 2.d.

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands	RCON	Amount	
1.	Accrued interest receivable(1).....		RCONB556	0	1.
2.	Net deferred tax assets(2).....		RCON2148	0	2.
3.	Interest-only strips receivable (not in the form of a security)(3).....		RCONHT80	0	3.
4.	Equity investments without readily determinable fair values(4).....		RCON1752	0	4.
5.	Life insurance assets:				
	a. General account life insurance assets		RCONK201	0	5.a.
	b. Separate account life insurance assets		RCONK202	0	5.b.
	c. Hybrid account life insurance assets		RCONK270	0	5.c.
<i>Items 6.a. through 6.j. are to be completed semiannually in the June and December reports only.</i>					
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....		RCON2168	17	6.
	a. Prepaid expenses.....	RCON2166	0		6.a.
	b. Repossessed personal property (including vehicles)	RCON1578	0		6.b.
	c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	0		6.c.
	d. FDIC loss-sharing indemnification assets	RCONJ448	0		6.d.
	e. Computer software.....	RCONFT33	0		6.e.
	f. Accounts receivable.....	RCONFT34	0		6.f.
	g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	0		6.g.
	h. TEXT3549	RCON3549	0		6.h.
	i. TEXT3550	RCON3550	0		6.i.
	j. TEXT3551	RCON3551	0		6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....		RCON2160	17	7.

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

Schedule RC-G—Other Liabilities

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

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

(1)

Schedule RC-K—Quarterly Averages

Dollar Amounts in Thousands		RCON	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		RCON3381	13	1.
2. U.S. Treasury securities and U.S. Government agency obligations(2)(excluding mortgage-backed securities)		RCONB558	0	2.
3. Mortgage-backed securities(2).....		RCONB559	0	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading (3).....		RCONB560	1,802	4.
5. Federal funds sold and securities purchased under agreements to resell.....		RCON3365	0	5.
6. Loans:				
a. Total loans		RCON3360	0	6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties		RCON3465	0	6.b.(1)
(2) All other loans secured by real estate		RCON3466	0	6.b.(2)
c. Commercial and industrial loans.....		RCON3387	0	6.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....		RCONB561	0	6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and consumer loans).....		RCONB562	0	6.d.(2)
7. <i>Not applicable</i>				
8. Lease financing receivables (net of unearned income)		RCON3484	0	8.
9. Total assets(4).....		RCON3368	2,176	9.
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON3485	0	10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs).....		RCONB563	0	11.a.
b. Time deposits of \$250,000 or less		RCONHK16	0	11.b.
c. Time deposits of more than \$250,000.....		RCONHK17	0	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....		RCON3353	0	12.
13. <i>To be completed by banks with \$100 million or more in total assets:(5)</i>				
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....		RCON3355	0	13.

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
2. Quarterly averages for all debt securities should be based on amortized cost.
3. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For institutions that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.
4. The quarterly average for total assets should reflect securities not held for trading as follows:
 - a) Debt securities at amortized cost.
 - b) For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have not adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value.
 - c) For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have not adopted ASU 2016-01, equity investments without readily determinable fair values at historical cost.
5. The \$100 million asset-size test is based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

(1)

Schedule RC-K—Quarterly Averages—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Amount
<i>Memorandum item 1 is to be completed by:(2)</i>		
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets, that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans. 		
1. Loans to finance agricultural production and other loans to farmers.....	RCON3386	0

M.1.

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
 2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2017, Report of Condition.

Schedule RC-L—Off-Balance Sheet Items

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

Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:				
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines ...		RCON3814	0	1.a.
b. Credit card lines		RCON3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1– 4 family residential construction loan commitments		RCONF164	0	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments		RCONF165	0	1.c.(1)(b)
(2) NOT secured by real estate		RCON6550	0	1.c.(2)
d. Not applicable				
e. Other unused commitments:				
(1) Commercial and industrial loans		RCONJ457	0	1.e.(1)
(2) Loans to financial institutions		RCONJ458	0	1.e.(2)
(3) All other unused commitments		RCONJ459	0	1.e.(3)
2. Financial standby letters of credit.....		RCON3819	0	2.
3. Performance standby letters of credit		RCON3821	0	3.
4. Commercial and similar letters of credit.....		RCON3411	0	4.
5. Not applicable				
6. Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)		RCON3433	0	6.a.
b. Securities borrowed.....		RCON3432	0	6.b.
7. and 8. Not applicable				
<i>Memorandum items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>				
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")				
a. and b. Not applicable				
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. TEXT3555		RCON3555	0	9.d.
e. TEXT3556		RCON3556	0	9.e.
f. TEXT3557		RCON3557	0	9.f.
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital"):				
a. Not applicable				
b. TEXT5592		RCON5592	0	10.b.
c. TEXT5593		RCON5593	0	10.c.
d. TEXT5594		RCON5594	0	10.d.
e. TEXT5595		RCON5595	0	10.e.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>				
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank.....		RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....		RCONC224	0	11.b.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....				
		RCON6164	0	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....				
	Number	RCON6165	0	1.b.
2. Intangible assets:				
a. Mortgage servicing assets				
		RCON3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets				
		RCONA590	0	2.a.(1)
b. Goodwill.....				
		RCON3163	4	2.b.
c. All other identifiable intangible assets				
		RCONJF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....				
		RCON2143	4	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land.....				
		RCON5508	0	3.a.
b. Farmland.....				
		RCON5509	0	3.b.
c. 1–4 family residential properties.....				
		RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....				
		RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....				
		RCON5512	0	3.e.
f. Total (sum of items 3.a through 3.e.) (must equal Schedule RC, item 7).....				
		RCON2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading.(The fair value of which is reported in Schedule RC, item 2.c.)(1).....				
		RCONJA29	0	4.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (2)				
(a) One year or less				
		RCONF055	0	5.a.(1)(a)
(b) Over one year through three years				
		RCONF056	0	5.a.(1)(b)
(c) Over three years through five years				
		RCONF057	0	5.a.(1)(c)
(d) Over five years				
		RCONF058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....				
		RCON2651	0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above).....				
		RCONF059	0	5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (4)				
(a) One year or less				
		RCONF060	0	5.b.(1)(a)
(b) Over one year through three years				
		RCONF061	0	5.b.(1)(b)
(c) Over three years through five years				
		RCONF062	0	5.b.(1)(c)
(d) Over five years				
		RCONF063	0	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5)				
		RCONB571	0	5.b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....				
		RCON3190	0	5.c.

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

2. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

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

4. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

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

Schedule RC-M—Continued

Items 6, 7, 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.

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

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

8. Internet website addresses and physical office trade names:

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

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

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

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

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

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

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

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)

RCON	Amount
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
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10.b.

		RCON	Yes	No
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463		N

		RCON	Yes	No
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464		N

13. Not applicable

14. Captive insurance and reinsurance subsidiaries:

a. Total assets of captive insurance subsidiaries (2)

RCON	Amount
RCONK193	0

14.a.

b. Total assets of captive reinsurance subsidiaries (2)

RCONK194	0
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14.b.

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).
2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owner's Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....

RCON	Number
RCONL133	0

15.a.

b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?

RCON	Yes	No
RCONL135		N

15.b.

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. International remittance transfers offered to consumers: (1)

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

- (1) International wire transfers RCONN517 N 16.a.(1)
- (2) International ACH transactions RCONN518 N 16.a.(2)
- (3) Other proprietary services operated by your institution RCONN519 N 16.a.(3)
- (4) Other proprietary services operated by another party..... RCONN520 N 16.a.(4)

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?

RCONN521	N
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16.b.

Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date: enter 0.)

RCON	Number
RCONN522	0

16.c.

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

- (1) Estimated number of international remittance transfers RCONN523 0 16.d.(1)
- (2) Estimated dollar value of international remittance transfers RCONN524 0 16.d.(2)
- (3) Estimated number of international remittance transfers for which your institution applied the temporary exception RCONN527 0 16.d.(3)

1. Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

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

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0	1.a.(2)
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1–4 family residential properties:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	RCONC236	0	RCONC237	0	RCONC229	0	1.c.(2)(a)
(b) Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	0	RCONF180	0	RCONF182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable.							
4. Commercial and industrial loans	RCON1606	0	RCON1607	0	RCON1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Not applicable							
7. All other loans(1).....	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of item 1. through 8.).....	RCON1406	0	RCON1407	0	RCON1403	0	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	10.

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

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	RCONK036	0	RCONK037	0	RCONK038	0
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.(1)
(2) Other constructions loans and all land development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK117	0	RCONK118	0	RCONK119	0	M.1.d.(2)
e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e.

Schedule RC-N—Continued
Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	1. f. All other loans (include loans to individuals for household, family, and other personal expenditures)						
	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.(1)
(2) and (3) Not applicable							
(4) Loans to individuals for household family, and other personal expenditures:							
(a) Credit cards	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.(4)(a)
(b) Automobile loans	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:(1) • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>							
(5) Loans to finance agricultural production and other loans to farmers	RCONK138	0	RCONK139	0	RCONK140	0	M.1.f.(5)
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandums item 1.a.(1) through 1.f)(2)							
	RCONHK26	0	RCONHK27	0	RCONHK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included Schedule RC-N, items 4 and 7, above							
	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not applicable							

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<p><i>Memorandum item 4 is to be completed by: (1)</i></p> <ul style="list-style-type: none"> • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans <p>4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)</p>						
	RCON1594	0	RCON1597	0	RCON1583	0
<p><i>Memorandum item 5 is to be completed semi-annually in the June and December reports only.</i></p> <p>5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)</p> <p>6. Not applicable.</p>						
	RCONC240	0	RCONC241	0	RCONC226	0
<p><i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i></p> <p>7. Additions to nonaccrual assets during the previous six months.....</p> <p>8. Nonaccrual assets sold during the previous six months.....</p>						
	RCONC410	0				
	RCONC411	0				

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

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

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

All FDIC-insured depository institutions must complete Schedule RC-O each quarter on an "unconsolidated single FDIC certificate number basis," unless otherwise indicated (see instructions).

		Dollar Amounts in Thousands	RCON	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		RCONF236	0	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions		RCONF237	0	2.
3.	Not applicable.				
4.	Average consolidated total assets for the calendar quarter.....		RCONK652	0	4.
	a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	RCONK653	Number	1	4.a.
			Amount		
5.	Average tangible equity for the calendar quarter (1)		RCONK654	0	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		RCONK655	0	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
	a. One year or less		RCONG465	0	7.a.
	b. Over one year through three years		RCONG466	0	7.b.
	c. Over three years through five years		RCONG467	0	7.c.
	d. Over five years		RCONG468	0	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
	a. One year or less		RCONG469	0	8.a.
	b. Over one year through three years		RCONG470	0	8.b.
	c. Over three years through five years		RCONG471	0	8.c.
	d. Over five years		RCONG472	0	8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)		RCONG803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
	a. Fully consolidated reciprocal brokered deposits.....		RCONL190	0	9.a.
10.	Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCONK656	N	10.
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				
	a. Banker's bank deduction		RCONK657	0	10.a.
	b. Banker's bank deduction limit		RCONK658	0	10.b.
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		RCONK659	N	11.
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)</i>				
	a. Custodial bank deduction		RCONK660	0	11.a.
	b. Custodial bank deduction limit		RCONK661	0	11.b.

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit account (excluding retirement accounts) of \$250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			RCONF049	0	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		Number	RCONF050	0	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:(1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000			RCONF051	0	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number	RCONF052	0	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			RCONF045	0	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		Number	RCONF046	0	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposits account of more than \$250,000.....			RCONF047	0	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		Number	RCONF048	0	M.1.d.(2)
2. Not application					
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report?					
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
TEXTA545			RCON	FDIC Cert No.	
			RCONA545		M.3.

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

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCOA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742		1,069	1.
	RCOA			
2. Retained earnings.....	RCOA3632		1,447	2.
	RCOA			
3. Accumulated other comprehensive income (AOCI).....	RCOA530		0	3.
	RCOA			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	RCOA838		1	3.a.
	RCOA			
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOA839		0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOA840		2,516	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOA841		0	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOA842		0	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOA843		0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (1).....	RCOA844		0	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)(2).....	RCOA845		0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOA846		0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOA847		0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOA848		0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates 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).....	RCOA849		0	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAQ258		0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	RCOA850		0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCOA851		0	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCOA852		2,516	12.

1. Institutions that have entered "1" for Yes in item 3.a. and adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.
 2. Item 9.b is to be completed only by institutions that have entered "1" for yes in item 3.a. and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCOAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	2,516	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. Less: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	2,516	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus.....	RCOAP866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	0	29.
30. Allowance for loan and lease losses includable in tier 2 capital.....	RCOA5310	0	30.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital (1).....	RCOAQ257	0	31.
32. Tier 2 capital before deductions (sum of items 27 through 31).....	RCOAP870	0	32.
33. LESS: Tier 2 capital deductions.....	RCOAP872	0	33.
34. Tier 2 capital (greater of item 32 minus item 33, or zero).....	RCOA5311	0	34.
Total Capital			
35. Total capital (sum of items 26 and 34.).....	RCOA3792	2,516	35.

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

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCON	Amount	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	RCON3368	2,176	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOA		
	RCOAP875	0	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	RCOAB596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	RCOAA224	2,176	39.
Total Risk-Weighted Assets			
40. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	2,521	40.
Risk-Based Capital Ratios*			
	RCOA	Percentage	
41. Common equity tier 1 capital ratio (item 19 divided by item 40).....	RCOAP793	99.8017	41.
42. Tier 1 capital ratio (item 26 divided by item 40)	RCOA7206	99.8017	42.
43. Total capital ratio (item 35 divided by item 40)	RCOA7205	99.8017	43.
Leverage Capital Ratios*			
	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA7204	115.6250	44.
45. Not applicable			
Capital Buffer*			
	RCOA	Percentage	
46. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments	RCOAH311	91.8017	46.
Institutions must complete items 47 and 48 if the amount in item 46 is less than or equal to the applicable minimum capital conservation buffer:			
	RCOA	Amount	
47. Eligible retained income	RCOAH313	0	47.
48. Distributions and discretionary bonus payments during the quarter.....	RCOAH314	0	48.

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

Schedule RC-R—Continued

Part II, Risk-Weighted Assets

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category																			
	0%		2%		4%		10%		20%		50%		100%		150%					
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Balance Sheet Asset Categories (2)																				
1. Cash and balances due from depository institutions.....	RCOND957	962	RCONS396	0	RCOND958	0					RCOND959	0	RCONS397	0	RCOND960	962	RCONS398	0		
2. Securities:																				
a. Held-to-maturity securities.....	RCOND961	1,519	RCONS399	0	RCOND962	0	RCONHJ74	0	RCONHJ75	0			RCOND963	0	RCOND964	0	RCOND965	1,519	RCONS400	0
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21	0	RCONS402	0	RCOND967	0	RCONHJ76	0	RCONHJ77	0			RCOND968	0	RCOND969	0	RCOND970	0	RCONS403	0
3. Federal funds sold and securities purchased under agreements to resell:																				
a. Federal funds sold.....	RCOND971	0			RCOND972	0							RCOND973	0	RCONS410	0	RCOND974	0	RCONS411	0
b. Securities purchased under agreements to resell.....	RCONH171	0	RCONH172	0																
4. Loans and leases held for sale:																				
a. Residential mortgage exposures.....	RCONS413	0	RCONS414	0	RCONH173	0							RCONS415	0	RCONS416	0	RCONS417	0		
b. High volatility commercial real estate exposures.....	RCONS419	0	RCONS420	0	RCONH174	0							RCONH175	0	RCONH176	0	RCONH177	0	RCONS421	0

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

Schedule RC-R—Continued
Part II—Continued

Dollar Amounts in Thousands	(Column K)		(Column L)		(Column M)		(Column N)		(Column O)		(Column P)		(Column Q)		(Column R)		(Column S)			
	Allocation by Risk-Weight Category																Application of Other Risk-Weighting Approaches (4)			
	250%		300%		400%		600%		625%		937.50%		1250%		Exposure Amount		Risk-Weighted Asset Amount			
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		
Balance Sheet Asset Categories (Continued)																				
1. Cash and balances due from depository institutions.....																				
2. Securities:																				
a. Held-to-maturity securities.....																				
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONH270		RCONS405	0			RCONS406	0					RCONH271	0	RCONH272	0				
3. Federal funds sold and securities purchased under agreements to resell:																				
a. Federal funds sold.....																				
b. Securities purchased under agreements to resell.....																				
4. Loans and leases held for sale (continued):																				
a. Residential mortgage exposures.....														RCONH273	0	RCONH274	0			
b. High volatility commercial real estate exposures.....														RCONH275	0	RCONH276	0			

3. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
4. Column K - 250% risk weight currently is not applicable to institutions that file the FFIEC 051.

Schedule RC-R—Continued

Part II—Continued

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

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

Schedule RC-R—Continued

Part II—Continued

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

7. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
 8. Column K - 250% risk weight is not applicable currently to institutions that file FFIEC 051.
 9. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 10. For loans and lease held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C) (Column D) (Column E) (Column F) (Column G) (Column H) (Column I) (Column J) Allocation by Risk-Weight Category															
					0%		2%		4%		10%		20%		50%		100%		150%	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands																				
7. Trading assets.....	RCOND976	0	RCONS466	0	RCOND977	0	RCONHJ86	0	RCONHJ87	0			RCOND978	0	RCOND979	0	RCOND980	0	RCONS467	0
8. All other assets (11).....	RCOND981	40	RCONS469	0	RCOND982	0	RCONHJ88	0	RCONHJ89	0			RCOND983	0	RCOND984	0	RCOND985	40	RCONH185	0
a. Separate account bank-owned life insurance.....																				
b. Default fund contributions to central counterparties.....																				

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

Schedule RC-R—Continued
Part II—Continued

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

12. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

13. Column K - 250% risk weight is not applicable currently to institutions that file FFIEC 051.

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

Schedule RC-R—Continued

Part II—Continued

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

	(Column A) Totals From Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)		
	Allocation by Risk-Weight Category																				
					0%		2%		4%		10%		20%		50%		100%		150%		
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
11. Total balance sheet																					
assets (16).....	RCON2170	2,521	RCONS500	0	RCOND987	0	RCONHJ90	0	RCONHJ91	0	RCOND988	0	RCOND989	0	RCOND990	2,521	RCONS503	0	11.		

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

15. Simplified Supervisory Formula Approach.

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

17. Column K - 250% risk weight is not applicable currently to institutions that file FFIEC 051.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other, Amount		(18) CCF	(Column B) Credit Equivalent Amount (19)		(Column C)		(Column D)		(Column E)		(Col. F)	(Column G)		(Column H)		(Column I)		(Column J)		
	Allocation by Risk-Weight Category																				
	0%			2%		4%		10%		20%		50%		100%		150%					
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)(20)																					
12. Financial standby letters of credit.....	RCOND991	0	1.0	RCOND992	0	RCOND993	0	RCONHJ92	0	RCONHJ93	0		RCOND994	0	RCOND995	0	RCOND996	0	RCONS511	0	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCOND997	0	0.5	RCOND998	0	RCOND999	0						RCONG603	0	RCONG604	0	RCONG605	0	RCONS512	0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCONG606	0	0.2	RCONG607	0	RCONG608	0	RCONHJ94	0	RCONHJ95	0		RCONG609	0	RCONG610	0	RCONG611	0	RCONS513	0	14.
15. Retained recourse on small business obligations sold with recourse.....	RCONG612	0	1.0	RCONG613	0	RCONG614	0						RCONG615	0	RCONG616	0	RCONG617	0	RCONS514	0	15.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	(21) CCF	(Column B) Credit Equivalent Amount (22)	(Column C) through (Column J) Allocation by Risk-Weight Category																		
				0%		2%		4%		10%		20%		50%		100%		150%				
				RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount			
16. Repo-style transactions (23).....	RCONS515	0	1.0	RCONS516	0	RCONS517	0	RCONS518	0	RCONS519	0	RCONS520	0	RCONS521	0	RCONS522	0	RCONS523	0	16.		
17. All other off-balance sheet liabilities.....	RCONG618	0	1.0	RCONG619	0	RCONG620	0	RCONG621	0	RCONG622	0	RCONG623	0	RCONG624	0	RCONG625	0	RCONG626	0	17.		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):																						
a. Original maturity of one year or less.....	RCONS525	0	0.2	RCONS526	0	RCONS527	0	RCONHJ96	0	RCONHJ97	0	RCONS528	0	RCONS529	0	RCONS530	0	RCONS531	0	18.a.		
b. Original maturity of exceeding one year.....	RCONG624	0	0.5	RCONG625	0	RCONG626	0	RCONHJ98	0	RCONHJ99	0	RCONG627	0	RCONG628	0	RCONG629	0	RCONS539	0	18.b.		
19. Unconditionally cancelable commitments.....	RCONS540	0	0.0	RCONS541	0															19.		
20. Over-the-counter derivatives.....				RCONS542	0	RCONS543	0	RCONHK00	0	RCONHK01	0	RCONS544	0	RCONS545	0	RCONS546	0	RCONS547	0	RCONS548	0	20.
21. Centrally cleared derivatives.....				RCONS549	0	RCONS550	0	RCONS551	0	RCONS552	0	RCONS554	0	RCONS555	0	RCONS556	0	RCONS557	0	RCONS558	0	21.
22. Unsettled transactions (failed trades) (24).....	RCONH191	0				RCONH193	0					RCONH194	0	RCONH195	0	RCONH196	0	RCONH197	0	RCONH198	0	22.

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

Schedule RC-R—Continued

Part II—Continued

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

25. Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category															
	0%		2%		4%		10%		20%		50%		100%		150%	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCONG630	0	RCONS558	0	RCONS559	0	RCONS560	0	RCONG631	0	RCONG632	0	RCONG633	2,521	RCONS561	0
24. Risk weight factor.....	x 0%		x 2%		x 4%		x 10%		x 20%		x 50%		x 100%		x 150%	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCONG634	0	RCONS569	0	RCONS570	0	RCONS571	0	RCONG635	0	RCONG636	0	RCONG637	2,521	RCONS572	0

Schedule RC-R—Continued
Part II—Continued

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

	Totals	
Dollar Amounts in Thousands	RCON	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	0
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	0
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve (29).....	RCONB704	2,521
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	0
30. LESS: Allocated transfer risk reserve.....	RCON3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	2,521

28. Column K - 250% risk weight currently is not applicable to institutions that file the FFIEC 051.

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

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

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

Schedule RC-T—Fiduciary and Related Services

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

Please enter the total fiduciary assets (item 10., Col. A & B in thousands of dollars) as of December 31 of the preceding year..... **1051546**

Does the institution have gross fiduciary and related services income greater than 10% of revenue (RI 3. & RI 5.m.) as of December 31 of the preceding calendar year? (Enter Y or N) **Y**

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
	RCON	Amount	RCON	Amount	RCON	Number	RCON	Number	
Dollar Amounts in Thousands									
FIDUCIARY AND RELATED ASSETS									
4. Personal trust and agency accounts	RCONB868	770,000	RCONB869	214,084	RCONB870	715	RCONB871	68	4.
5. Employee benefit and retirement-related trust and agency accounts:									
a. Employee benefit—defined contribution.....	RCONB872	4,260	RCONB873	14,858	RCONB874	25	RCONB875	4	5.a.
b. Employee benefit—defined benefit	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0	5.b.
c. Other employee benefit and retirement-related accounts	RCONB880	5,191	RCONB881	65,193	RCONB882	13	RCONB883	209	5.c.
6. Corporate trust and agency accounts	RCONB884	0	RCONB885	0	RCONC001	0	RCONC002	0	6.
7. Investment management and investment advisory agency accounts.....	RCONB886	0	RCONJ253	0	RCONB888	0	RCONJ254	0	7.
8. Foundation and endowment trust and agency accounts.....	RCONJ255	0	RCONJ256	0	RCONJ257	0	RCONJ258	0	8.
9. Other fiduciary accounts.....	RCONB890	22	RCONB891	5	RCONB892	1	RCONB893	6	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894	779,473	RCONB895	294,140	RCONB896	754	RCONB897	287	10.

Schedule RC-T—Continued

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	
	RCON	Amount	RCON	Amount	RCON	Number	RCON	Number
11. Custody and safekeeping accounts			RCONB898	206,448			RCONB899	213
12. Not applicable.								
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259	5,191	RCONJ260	65,193	RCONJ261	13	RCONJ262	209

Dollar Amounts in Thousands	RIAD	Amount
FIDUCIARY AND RELATED SERVICES INCOME		
14. Personal trust and agency accounts	RIADB904	3,800
15. Employee benefit and retirement-related trust and agency accounts:		
a. Employee benefit—defined contribution	RIADB905	54
b. Employee benefit—defined benefit	RIADB906	0
c. Other employee benefit and retirement-related accounts	RIADB907	0
16. Corporate trust and agency accounts	RIADA479	0
17. Investment management and investment advisory agency accounts	RIADJ315	0
18. Foundation and endowment trust and agency accounts	RIADJ316	0
19. Other fiduciary accounts	RIADA480	0
20. Custody and safekeeping accounts	RIADB909	0
21. Other fiduciary and related services income	RIADB910	0
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	3,854
23. Less: Expenses	RIADC058	2,957
24. Less: Net losses from fiduciary and related services	RIADA488	0
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	0
26. Net fiduciary and related services income	RIADA491	897

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	
	RCON	Amount	RCON	Amount	RCON	Amount
1. Managed assets held in fiduciary accounts:						
a. Noninterest-bearing deposits	RCONJ263	0	RCONJ264	0	RCONJ265	0
b. Interest-bearing deposits	RCONJ266	0	RCONJ267	0	RCONJ268	0
c. U.S. Treasury and U.S. Government agency obligations	RCONJ269	0	RCONJ270	0	RCONJ271	0
d. State, county, and municipal obligations	RCONJ272	0	RCONJ273	0	RCONJ274	0
e. Money market mutual funds	RCONJ275	0	RCONJ276	0	RCONJ277	0
f. Equity mutual funds	RCONJ278	0	RCONJ279	0	RCONJ280	0
g. Other mutual funds	RCONJ281	0	RCONJ282	0	RCONJ283	0
h. Common trust funds and collective investment funds	RCONJ284	0	RCONJ285	0	RCONJ286	0
i. Other short-term obligations	RCONJ287	0	RCONJ288	0	RCONJ289	0
j. Other notes and bonds	RCONJ290	0	RCONJ291	0	RCONJ292	0
k. Investments in unregistered funds and private equity investments	RCONJ293	0	RCONJ294	0	RCONJ295	0

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

Memorandum items 3.a through 3.h are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.

Memorandum item 3.h is only to be completed by banks with collective investment funds and common trust funds with a total market value of less than \$1 billion as of the preceding December 31.

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

Schedule RC-T—Continued

Memoranda—Continued

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

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Ryan Valentine - Vice President and CFO

Name and Title (TEXTB962)

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E-mail Address (TEXTB926)

920-380-9960

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Area Code / FAX Number (TEXTB964)

Schedule SU—Supplemental Information

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

		Dollar Amounts in Thousands		RCON	YES	NO
Derivatives						
1.	Does the institution have any derivative contracts?	RCONFT00			N	1.
		RCON			Amount	
a.	Total gross notional amount of interest rate derivatives held for trading.....	RCONA126			0	1.a.
b.	Total gross notional amount of all other derivatives held for trading	RCONFT01			0	1.b.
c.	Total gross notional amount of interest rate derivatives not held for trading.....	RCON8725			0	1.c.
d.	Total gross notional amount of all other derivatives not held for trading	RCONFT02			0	1.d.
1-4 Family Residential Mortgage Banking Activities						
2.	For the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1-4 family residential mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?	RCON			YES	NO
		RCONFT03			N	2.
		RCON			Amount	
a.	Principal amount of 1-4 family residential mortgage loans sold during the quarter	RCONFT04			0	2.a.
b.	Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading.....	RCONFT05			0	2.b.
Assets and Liabilities Measured at Fair Value on a Recurring Basis						
3.	Does the institution use the fair value option to measure any of its assets or liabilities?.....	RCON			YES	NO
		RCONFT06			N	3.
		RCON			Amount	
a.	Aggregate amount of fair value option assets.....	RCONHK18			0	3.a.
b.	Aggregate amount of fair value option liabilities.....	RCONHK19			0	3.b.
		RIAD			Amount	
c.	Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	RIADF551			0	3.c.
d.	Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	RIADF553			0	3.d.
Servicing, Securitization and Asset Sale Activities						
4.	Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?	RCON			YES	NO
		RCONFT07			N	4.
a.	Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement	RCON			Amount	
		RCONFT08			0	4.a.
5.	Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?				YES	NO
		RCONFT09			N	5.
a.	Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution	RCON			Amount	
		RCONFT10			0	5.a.
6.	Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others?.....	RCON			YES	NO
		RCONFT11			N	6.
a.	Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million.....	RCONFT12			0	6.a.
Variable Interest Entities						
7.	Does the institution have any consolidated variable interest entities?	RCON			YES	NO
		RCONFT13			N	7.
		RCON			Amount	
a.	Total assets of consolidated variable interest entities	RCONFT14			0	7.a.
b.	Total liabilities of consolidated variable interest entities.....	RCONFT15			0	7.b.

Schedule SU—Continued

All institutions must complete the indicator questions with either a "Yes" or a "No". For questions for which the response is "Yes", the corresponding items must be completed.

Dollar Amounts in Thousands		RCON	YES	NO
Credit Card Lending Specialized Items				
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?	RCONFT16		N	8.
		RCON	Amount	
a. Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards)	RCONC391		0	8.a.
		RIAD		
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389		0	8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390		0	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....	RIADC388		0	8.d.
FDIC Loss-Sharing Agreements				
		RCON	YES	NO
9. Does the institution have assets covered by FDIC loss-sharing agreements?	RCONFT17		N	9.
		RCON	Amount	
a. Loans and leases covered by FDIC loss-sharing agreements	RCONFT18		0	9.a.
b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:				
(1) Past due 30 through 89 days and still accruing.....	RCONFT19		0	9.b.(1)
(2) Past due 90 days and still accruing	RCONFT20		0	9.b.(2)
(3) Nonaccrual	RCONFT21		0	9.b.(3)
c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:				
(1) Past due 30 through 89 days and still accruing.....	RCONK102		0	9.c.(1)
(2) Past due 90 days and still accruing	RCONK103		0	9.c.(2)
(3) Nonaccrual	RCONK104		0	9.c.(3)
d. Other real estate owned covered by FDIC loss-sharing agreements.....	RCONFT22		0	9.d.
e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements	RCONK192		0	9.e.

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice

to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

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

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT6980)

Please enter no more than 75 characters a line.
