December 31, 2020 CALL REPORT FORM 051

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

Federal Financial Institutions Examination Council



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

Report at the close of business December 31, 2020 (2020)

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.

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

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

(20201231) (RCON 9999)

This report form is to be filed by banks with domestic offices only and total assets less than \$5 billion, except such banks that (1) are advanced approaches institutions or are subject to Category III capital standards for regulatory capital purposes, (2) are large or highly complex institutions for deposit insurance assessment purposes, or (3) have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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

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

Director (Trustee)		
Director (Trustee)		
Director (Trustee)		

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

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

FDIC Certificate Number 17287 (RSSD 9050) To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

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

FIDUCIARY	PARTNERS	TRUST	COMPANY

Legal Title of Bank (RSSD 9017)

Legal Entity Identifier (LEI)

 MPPLETON

 City (RSSD 9130)

 WI
 54914

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

211 04

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

The estimated average burden associated with this information collection is 37.62 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

Table of Contents

Signature Page1
Contact Information 3, 4
Report of Income
Schedule RI-Income Statement RI-1, 2, 3
Schedule RI-AChanges in Bank Equity Capital RI-4
Schedule RI-B—Charge-offs and Recoveries on
Loans and Leases and Changes in Allowance
for Credit Losses:
Part I. Charge-offs and Recoveries on Loans and
Leases RI-4, 5
Part II. Changes in Allowances for Credit
Losses
Schedule RI-C—Disaggregated Data on the Allowance
for Loan and Lease Loss (to be completed by
only selected banks) RI-7
Schedule RI-E—Explanations RI-8, 9

Report of Condition

Schedule RC—Balance Sheet RC-1, 2
Schedule RC-B—Securities RC-3, 4, 5
Schedule RC-C-Loans and Lease Financing
Receivables:
Part I. Loans and Leases RC-6, 7, 8, 9, 10
Part II. Loans to Small Businesses and
Small Farms RC-11, 12

Schedule RC-EDeposit Liabilities RC-13, 14	
Schedule RC-F—Other Assets RC-15	
Schedule RC-G—Other Liabilities RC-15	
Schedule RC-K—Quarterly Averages RC-16	
Schedule RC-L—Off-Balance Sheet Items RC-17	
Schedule RC-M—Memoranda RC-18, 19, 20, 21	
Schedule RC-N—Past Due and Nonaccrual	
Loans, Leases, and Other Assets RC-22, 23, 24, 25	
Schedule RC-O-Other Data for Deposit	
Insurance Assessments RC-26, 27	
Schedule RC-RRegulatory Capital:	
Part I. Regulatory Capital Components	
and Ratios RC-28, 29, 30, 31	
Part II. Risk Weighted Assets RC-32, 33, 34, 35, 36, 37	
38, 39, 40, 41, 42, 43, 44, 45	
Schedule RC-T—Fiduciary and	
Related Services RC-46, 47, 48, 49	
Schedule SU—Supplemental Information SU-1, 2	
Optional Narrative Statement Concerning	
the Amounts Reported in the Consolidated Reports	
of Condition and Income SU-3	

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

Contact Information for the Report of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Other Person to Whom Questions about the Reports Should be Directed

RYAN VALENTINE	JANICE BREITBACH
Name (TEXTC490)	Name (TEXTC495)
PRESIDENT	BUSINESS MANAGER
Title (TEXTC491)	Title (TEXTC496)
RVALENTINE@FIDUCIARYPARTNERS.COM	JBREITBACH@FIDUCIARYPARTNERS.COM
E-mail Address (TEXTC492)	E-mail Address (TEXT4086)
920-380-9960	920-380-9960
Area Code / Phone Number / Extension (TEXTC493)	Area Code / Phone Number / Extension (TEXT8902)
920-380-9961	920-380-9961
Area Code / FAX Number (TEXTC494)	Area Code / FAX Number (TEXT9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

NONE

Name (TEXT FT42)

E-mail Address (TEXT FT44)

Area Code / Phone Number / Extension (TEXT FT43)

Area Code / Fax Number (TEXT FT45)

Emergency Contact Information

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

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

Primary Contact	Secondary Contact	
RYAN VALENTINE	J. ROBERT ELLIS	
Name (TEXT C366)	Name (TEXT C371)	
PRESIDENT	VICE PRESIDENT	
Title (TEXT C367)	Title (TEXT C372)	
RVALENTINE@FIDUCIARYPARTNERS.COM	RELLIS@FIDUCIARYPARTNERS.COM	
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)	
920-380-9960	920-380-9960	
Area Code / Phone Number / Extension (TEXT C369)	Area Code / Phone Number / Extension (TEXT C374)	
920-380-9961	920-380-9961	
Area Code / Fax Number (TEXT C370)	Area Code / Fax Number (TEXT C375)	

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

This information is being requested to identify points-of-contact who are in charge of your bank's USA Patriot Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money-laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers 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 addresss if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

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

Primary Contact	Secondary Contact
RYAN VALENTINE	JANICE BREITBACH
Name (TEXT C437)	Name (TEXT C442)
PRESIDENT	BUSINESS MANAGER
Title (TEXT C438)	Title (TEXT C443)
RVALENTINE@FIDUCIARYPARTNERS.COM	JBREITBACH@FIDUCIARYPARTNERS.COM
E-Mail Address (TEXT C439)	E-Mail Address (TEXT C444)
920-380-9960	920-380-9960
Area Code / Phone Number / Extension (TEXT C440)	Area Code / Phone Number / Extension (TEXT C445)
Area Code / Phone Number / Extension (TEXT C440)	Area Code / Phone Number / Extension (TEXT C445)
Area Code / Phone Number / Extension (TEXT C440) Third Contact	Area Code / Phone Number / Extension (TEXT C445) Fourth Contact
Third Contact	Fourth Contact
Third Contact J. ROBERT ELLIS	Fourth Contact KATHY PERDZOCK
Third Contact J. ROBERT ELLIS Name (TEXT C870)	Fourth Contact KATHY PERDZOCK Name (TEXT C875)
Third Contact J. ROBERT ELLIS Name (TEXT C870) VICE PRESIDENT	Fourth Contact KATHY PERDZOCK Name (TEXT C875) VICE PRESIDENT
Third Contact J. ROBERT ELLIS Name (TEXT C870) VICE PRESIDENT Title (TEXT C871)	Fourth Contact KATHY PERDZOCK Name (TEXT C875) VICE PRESIDENT Title (TEXT C876)
Third Contact J. ROBERT ELLIS Name (TEXT C870) VICE PRESIDENT Title (TEXT C871) RELLIS@FIDUCIARYPARTNERS.COM	Fourth Contact KATHY PERDZOCK Name (TEXT C875) VICE PRESIDENT Title (TEXT C876) KPERDZOCK@FIDUCIARYPARTNERS.COM

Consolidated Report of Income for the period January 1, 2020 — December 31, 2020

Schedule RI-Income Statement

Do	llar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:		alone-Mill	in a start	
(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, au	tomobile loans and other			
consumer loans)		RIAD8486	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) thro	ugh 1.a.(5))			1.n.(6)
b. Income from lease financing receivables		R/AD4065		7.b
c. Interest income on balances due from depository institutions (2)		RIAD4115	0	1.c.
d. Interest and dividend income on securities:			fan fan falksti	
(1) U.S. Treasury securities and U.S. Government agency obligations				
(excluding mortgage-backed securities)		RIADB468	0	1.d.(1)
(2) Mortgage-backed securities				1.d.(2)
(3) All other securities (includes securities issued by states and				
political subdivisions in the U.S.)		RIAD4060	31	i.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	1.9.
h. Total interest income (sum of items 1.a.(6) through 1.g)		RIAD4107	31	T.b.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW acc	ounts, 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				2 a.(2)(b)
(c) Time deposits of more than \$250,000		RIADHK04		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		2.c.
d. Not applicable				
e. Total interest expense (sum of items 2.a through 2.c)		RIAD4073	3	2.0.
3. Net interest income (item 1.h minus 2.e).				3.
4. Provision for loan and lease losses (3)	RIADJJ33 0	oo ili		4.

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

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

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

			Year-to	Year-to-date	
	Dollar Amounts in	Thousands	RIAD	Amount	
5. Noninterest income:					
a. Income from fiduciary activities (1)			RIAD4070	6,020	
b. Service charges on deposit accounts			RIAD4080	0	
c. Not applicable					
d. (1) Fees and commissions from securities brokerage, investment bankir	ng, advisory, and				
underwriting activities			RIADHT73	0	
(2) Income from insurance activities (2)			RIADHT74	0	
e. Not applicable					
f. Net servicing fees			RIADB492	0	
g. and h. Not applicable					
i. Net gains (losses) on sales of loans and leases			RIAD5416	0	
j. Net gains (losses) on sales of other real estate owned				0	
k. Net gains (losses) on sales of other assets (3)		_		0	
I. Other noninterest income*				540	
m. Total noninterest income (sum of items 5.a through 5.l)		6,560	ter solo en constante		
6. a. Realized gains (losses) on held-to-maturity securities.		0			
b. Realized gains (losses) on available-for-sale debt securities		0			
7. Noninterest expense:					
a. Salaries and employee benefits			RIAD4135	3,470	
b. Expenses of premises and fixed assets (net of rental income)				To Harverter	
(excluding salaries and employee benefits and mortgage interest)			RIAD4217	420	
c.(1) Goodwill impairment losses.		D01119/		0	
(2) Amortization expense and impairment losses for				nin bu da Ali	
other intangible assets			RIADO232	0	
d. Other noninterest expense*		111111111111111111111111111111111111111	RIAD4092	1,045	
e. Total noninterest expense (sum of items 7.a through 7.d)		4,935	TUS GAGUE	11010	
8. a. Income (loss) before change in net unrealized holding gains (losses) on					
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)		1.653			
b. Change in net unrealized holding gains (losses) on equity securities not i		1,000			
for trading (4).		0			
c. Income (loss) before applicable income taxes, and discontinued	LINELLIN.				
operations (sum of items 8.a and 8.b).	RIADUSDI	1.653		The Party of States	
9. Applicable income taxes (on item 8.c.)		0			
 Income (loss) before discontinued operations (item 8.c. minus item 9) 	-	1,653			
11. Discontinued operations, net of applicable income taxes*		0			
12. Net income (loss) attributable to bank and noncontrolling (minority)	10A0F120				
interests (sum of items 10 and 11)	BIADCION	1,653			
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests		1,000			
(if net income, report as a positive value; if net loss, report as a negative	,				
	BIADOWA				
value)		1 652			
14. rectificorre (loss) attributable to bank (item 12 minus item 13)	RIAD4340	1,653	A WARD IN FRAME	and a state of the state of the	

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

Memoranda

	Year	r-to-date	1
Dollar Amounts in Thousan	ds RIAD	Amount]
1. and 2. Not applicable			
3. Income on tax-exempt loans and leases to states and political subdivisions in the			1100
U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	C	M
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.			10
(included in Schedule RI, item 1.d.(3))	RIAD4507	0	D M
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	Nu	imber o	D M
Memorandum item 6 is to be completed by:(1)			1
 banks with \$300 million or more in total assets, and 		and the second second	
 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			100
5 percent of total loans.	DIAD	Amount	1
5. Interest and fee income on loans to finance agricultural production and other	RIAD	Amount	M
loans to farmers (included in Schedule RI, item 1.a.(5))		Date	103
7. If the reporting institution has applied pushdown	RIAD	Date	٩.,
accounting this calendar year, report the date of the institution's acquisition (see instructions)(2)	RIAD9105		M
3. through 10. Not applicable		Van Ma	-
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	RIAD	Yes No	+
for the current tax year?	RIADA530	<u>N</u>	N1
Manual 11 40 is to be acceleded by bar-laster an environment to compute to School de			11111
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	Motor		
report only		Amount	4
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family	RIAD	Amount	đ.
residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228		M
3. Not applicable			
Memorandum item 14 is to be completed semiannually in the June and December reports only			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt	1		1.
securities recognized in earnings (included in Schedule RI, items 6.a. and 6.b.)(3)	RIADJ321	0	
Memorandum item 15 is to be completed annually in the December report only by institutions with	-		101
61 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.			
5. Components of service charges on deposit accounts			
(sum of Memorandum items 15 a through 15.d must equal Schedule RI, item 5.b):			8
a. Consumer overdraft-related service charges levied on those transaction account and			
nontransaction savings account deposit products intended primarily for individuals	18 CONTRACTOR	Provide a second second	
for personal, household, or family use	RIADH032		M
b. Consumer account periodic maintenance charges levied on those transaction account			
and nontransaction savings account deposit products intended primarily for individuals		en kompen	
for personal, household, or family use	RIADH033	10	M
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account			
and nontransaction savings account deposit products intended primarily for individuals for			
personal, household, or family use			M
d. All other service charges on deposit accounts	RIADH035		М

The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.
 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.
 Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousand	s RIAD	Amount
1. Total bank equity capital most recently reported for the December 31, 2019, Reports of Condition		
and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	2,398
2. Cumulative effect of changes in accounting principles and corrections of material accounting		
errors (from RI-E, item 4) *	RIADB507	0
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	. RADB508	2,398
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		1,653
5. Sale, conversion, acquisition, or retirement of capital stock, net		S 10
(excluding treasury stock transactions)	RIADB509	0
6. Treasury stock transactions, net		-363
. Changes incident to business combinations, net	RIAD4356	0
3. LESS: Cash dividends declared on preferred stock	RIAD4470	0
LESS: Cash dividends declared on common stock		1,092
0. Other comprehensive income(1)	RIADB511	0
1. Other transactions with stockholders (including a parent holding company)* (not included in items 5,		
6, 8, or 9 above)	RIAD4415	0
2. Total bank equity capital end of current period (sum of items 3 through 11) (must		
equal Schedule RC, item 27.a.).	RIAD3210	2,596

*Describe on Schedule RI-E-Explanations.

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

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

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

	(Col	umn A)	(Col	umn B)	
Part I includes charge-offs and recoveries through	Charg	e-offs (1)	Red	coveries	
the allocated transfer risk reserve.		Calendar `	rear-to-da	te	
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
1, Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other					
land loans	RIADC893	0	RIADC894	0	1.a.(2)
b. Secured by farmland	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential		,			
properties and extended under lines of credit	RIAD5411	0	RIAD5412	0	1.0.(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	RIA03588	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)

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

Part I.—Continued

	(Column A)		(Column B)	
	Charge	e-offs (1)	Recoveries	
	Calendar Year-to-date			
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount
2. and 3. Not applicable.				
4. Commercial and industrial loans	RIAD4638	0	RIAD4608	0
5. Loans to individuals for household, family, and other personal				
expenditures:				
a. Credit cards	RIADB514	0	RIADB515	0
b. Automobile loans	RIADK129	0	RIADK133	0
c. Other (includes and revolving credit plans other than credit cards and	1.1.2.1.100			
other consumer loans)	RIADK205	0	RIADK205	0
3. Not applicable				
7. All other loans (2)	RIAD4644	0	RIAD4628	0
8. Lease financing receivables	RIAD4266	0	RIAD4267	0
9. Total (sum of items 1 through 8)	RIAD4635	0	RIAD4605	0

 Include write-downs arising from transfers of loans to a held-for-sale account.
 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 is the U.S." and "Loans to approximate institutions and acceptances." in the U.S.," and "Loans to nondepository financial institutions and other loans."

	(Column A) Charge-offs (1)		(Column B) Recoveries		
Memoranda Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land					1
development activities (not secured by real estate) included in					
Schedule RI-B, Part I, items 4 and 7, above	RIAD5409	0	RIAD5410	0	ł.
2. Not applicable			E II		
Memorandum item 3 is to be completed by:(2)		an in the state of t			
 banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to 		la Venage			
finance agricultural production and other loans to farmers					
(Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:					
3. Loans to finance agricultural production and other loans to	att valute.				
farmers (included in Schedule RI-B, Part I, item 7, above)	RIAD4655	<u> </u>	RIAD4665	0	5

Include write-downs arising from transfers of loans to a held-for-sale account.
 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, 2019, Report of Condition.

Schedule RI-B-Continued

Part II. Changes in Allowances for Credit Losses (1)	Loans a	Loans and leases Held-t		(Column B) Held-to-maturity debt securities (2)		umn C) le-for-sale curities (2)
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	RIAD	Amount
1. Balance most recently reported for the December 31, 2019, Reports of Condition				ar in the		
and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	0	RIADJH88		RIADJH84	
2. Recoveries (column A must equal Part I, item 9, column B above)	RIAD4605	0	RIADJH89	į į	RIADJH95	Û.
3, LESS; Charge-offs (column A must equal Part I, item 9, column A above less				Soll port		
Schedule RI-B, Part II, item 4., column A)	RIADC079	0	RIADJH92		RIADJE98	
4. LESS: Write-downs arising from transfers of financial assets (3)	RIAD5523	0	RIADLICO	- 0	RIADJJ01	
5. Provision for credit losses (4)(5)	RIAD4230	0	RIADJH90		RIADJH96	
6. Adjustments* (see instructions for this schedule)	RIADC233	0	RIADJH91	<u> </u>	RIADJH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)			14.3.1130			
(column A must equal Schedule RC, item 4.c)	RIAD3123	0	RIADUH93	0	RIADUH99	0

Describe on Schedule RI-E—Explanations.
Institutions that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses in column A.
Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
Institutions that have not yet adopted ASU 2016-13, should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column 4. account in item 4, column A.

Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule RI-B, Part II,

Memorandum item 5, below, must equal Schedule RI, item 4.

Memoranda			
Dollar Amounts in Thousands	RIAD	Amount	1
1. through 4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost			
(not included in item 5, above)(1)	RIA0JJ02	Ň.,	M.5
6. Allowances for credit losses on other financial assets measured at amortized	RCON		
cost (not included in item 7, above)(1)	RCON.003	0	M.6

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

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

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

	(Column A)		(Colu	imn B)
	Recorded I	nvestment(2)	Allowance Balance(2)	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount
Loans and Leases Held for Investment:				
1. Real estate loans:				
a. Construction loans	RCONJJ04		RCONJJ12	(fr
b. Commercial real estate loans	RCONJJ05		RCONJJ13	J J
c. Residential real estate loans	RCONUJ06		RCONJJ14	
2. Commercial loans (3)	RCONJJ07		RCONUJ15	Q.
3. Credit cards	RCONJJ08		RCONJJ16	D .
4. Other consumer loans	RCON-JJ09		RCONJJ17	.0
5. Unallocated, if any			RCONJJ18	0
6. Total (sum of items 1.a. through 5)(4).	RCONJJ11	0	RCONJU19	0

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

	Allowand	ce Balance
Dollar Amounts in Thousands	RCON	Amount
Held-To-Maturity Securities:		
7. Securities issued by states and political subdivisions in the U.S	RCONJ. 20	0
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped		
MBS)	RCONUJ21	0
9. Asset-backed securities and structured financial products.	RCONJJ23	8
10. Other debt securities	RCONJJ24	0
11. Total (sum of items 7 through 10)(6)	RCONJJ25	0.

2. Institutions that have adopted ASU 2016-13 should report the amortized cost and the related allowance

- 5. Only institutions that have adopted ASU 2016-13 are to complete items 7 through 11.
- 6. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

^{1.} The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

for credit losses by loan category in columns A and B, respectively.

^{3.} Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C. 4. Item 6, column B, must equal Schedule RC, item 4.c.

-1

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
Dollar Amounts in Thousand	s RIAD	Amount
tems 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date		
pasis in the December report only.	in diale	
. Other noninterest income (from Schedule RI, item 5.I)	1.18.67	
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI,	Pre- 1 C.C.	
item 5.I:		
a. Income and fees from the printing and sale of checks	RIADC013	0
b. Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0
c. Income and fees from automated teller machines (ATMs)		0
d. Rent and other income from other real estate owned	RIAD4042	0
e. Safe deposit box rent	RIADC015	0
f. Bank card and credit card interchange fees		0
g. Income and fees from wire transfers not reportable as service charges on deposit accounts	RIADT047	0
h. TEXT4461	RIAD4461	0
I. TEXT4462	RIAD4462	0
j. TEXT4463	RIAD4463	0
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	153
b. Advertising and marketing expenses		69
c. Directors' fees		4
d. Printing, stationery, and supplies		131
e. Postage	~ ~	49
f. Legal fees and expenses		34
g. FDIC deposit insurance assessments		0
h. Accounting and auditing expenses		445
i. Consulting and advisory expenses		10
j. Automated teller machine (ATM) and interchange expenses		0
k. Telecommunications expenses		35
I. Other real estate owned expenses		0
m. Insurance expenses (not included in employee expenses, premises and		
fixed asset expenses, and other real estate owned expenses)	RIADY924	115
n. TEXT4464	RIAD4464	0
0. TEXT4467	RIAD4467	0
p. TEXT4468	RIAD4468	0
B. Discontinued operations and applicable income tax effect (from Schedule		
RI, item 11) (itemize and describe each discontinued operation):		
a, (1) TEXTFT29	RIADFT29	0
	0	
b. (1) TEXTFT31	RIADFT31	0
	0	
Cumulative effect of changes in account principles and corrections of material accounting errors	1	
(from Schedule RI-A, item 2) (itemize and describe all such effects):		
a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13(1)(2)	RIADJJ26	
 b. Effect of adoption of lease accounting standard - ASC Topic 842. 	RIADSJ20	
c. TEXTB526	RIADB526	0
	110 10 0020	0

1. Only institutions that have adopted ASU 2016-13 should report an amount in item 4.a., if applicable.

2. An institution should complete item 4.a. in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of the calendar year only.

Schedule RI-E-Continued

		Year-	to-date	
	Dollar Amounts in Thousan	ids RIAD	Amount	
5, C	Other transactions with stockholders (including a parent holding company) (from Schedule RI-A,	Convertient		
it	em 11) (itemize and describe all such transactions):			
а.	TEXT4498	RIAD4498	0	0 5.8
b.	TEXT4499	RIAD4499	0	5.1
6. A	djustments to allowance for loan and lease losses (1) (from Schedule RI-B, Part II, item 6.)			
(i	itemize and describe all adjustments):			
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated			
á	assets on or after th effective date of ASU 2016-13 (2)	RIADJJ27		6.6
b.	Effect of adoption of current expected credit losses methodology on allowances for credit			
	losses (2)(3)	RIADJJ28		6.8
C.	TEXT4521	RIAD4521	0	6.0
d.	TEXT4522	RIAD4522	0	6.0

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income): RIAD Yes No Comments? **RIAD4769** N

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

^{1.} Institutions that have not adopted ASU 2016-13 should report adjustments to the allowance for loan and lease losses in items 6.c and 6.d, if applicable.

Only institutions that have adopted ASU 2016-13 should report amounts in items 6.a and 6.b, if applicable.
 An institution should complete item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2020

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

C	Oollar Amounts in Thou	isands RCON	Amount
ASSETS			
 Cash and balances due from depository institutions: 			
a. Noninterest-bearing balances and currency and coin (1)		RCQN0081	1,051
b. Interest-bearing balances (2)		RCON0071	800
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)(3)		RCONJJ34	1,087
b. Available-for-sale debt securities (from Schedule RC-B, column D)		RCON1773	0
c. Equity securities with readily determinable fair values not held for trading (4))	RCONJA22	0
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold			0
b. Securities purchased under agreements to resell (5)(6)		RCONB989	0
4. Loans and lease financing receivables (from Schedule RC-C):			ing an oldar
a. Loans and leases held for sale		RCON5369	0
b. Loans and leases, held for investment	RCONB528	0	
c. LESS: Allowance for loan and lease losses (from RI-B, Part II, item 7.) (7)	RCON3123	0	
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c))	RCONB529	0
5. Trading assets			0
6. Premises and fixed assets (including capitalized leases)		RCON2145	3
7. Other real estate owned (from Schedule RC-M)		RCON2150	0
8. Investments in unconsolidated subsidiaries and associated companies		RCON2130	0
9. Direct and indirect investments in real estate ventures			0
10. Intangible assets (from Schedule RC-M)			0
11. Other assets (from Schedule RC-F) (6)		RCON2160	10
12. Total assets (sum of items 1 through 11)		RCON2170	2,951
LIABILITIES			inter Certin Stati
13. Deposits:			
a, In domestic offices (sum of totals of columns A and C from Schedule RC-I	E).,	RCON2200	0
(1) Noninterest-bearing (8)	RCON6631	0	
(2) Interest-bearing	RCON6636	0	
b. Not applicable			
14. Federal funds purchased and securities sold under agreements to repurchase	e:		
a. Federal funds purchased (9)			0
b. Securities sold under agreements to repurchase (10)		RCONB995	0
15. Trading liabilities		RCON3548	0
16. Other borrowed money (includes mortgage indebtedness)(from Schedule RC	C-M)	RCON3190	0
17. and 18. Not applicable.			
19. Subordinated notes and debentures (11)		RCON3200	0

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

2. Includes time certificates of deposit not held for trading.

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

4. Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

5. Includes all securities resale agreements, regardless of maturity.

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

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

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

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

10. Includes all securities repurchase agreements, regardless of maturity.

11. Includes limited-life preferred stock and related surplus.

	Dollar Amounts in Thousands	RCON	Amount
Liabilities—continued			
20. Other liabilities (from Schedule RC-G)		RCON2930	355
21. Total liabilities (sum of items 13 through 20)		RCON2948	355
22. Not applicable.			
EQUITY CAPITAL			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus		RCON3838	0
24. Common stock		RCON3230	0
25. Surplus (exclude all surplus related to preferred stock)		RCON3839	1,078
26. a. Retained earnings		RCON3632	1,518
b. Accumulated other comprehensive income (1)		RCONB530	0
c. Other equity capital components (2)		RCONA130	0
27. a. Total equity capital (sum of items 23 through 26.c.)			2,596
b. Noncontrolling (minority) interests in consolidated subsidiaries.		RCON3000	0
28. Total equity capital (sum of items 27.a. and 27.b.)		RCONG105	2,596
29. Total liabilities and equity capital (sum of items 21 and 28).			2,951

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	RCON	Number	
by independent external auditors as of any date during 2019	RCON6724	1 0 - 1	M. T.

- 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

- 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 statechartering 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

			F
To be reported with the March Report of Condition.	RCON	Date	
2. Bank's fiscal year-end date (report the date in MMDD format)	RCON8678		M.2.

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

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

03/2020

Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity				Available-for-sale			
	(Column A) (Column B)		(Column C)		(Column D)				
	Amorti	zed Cost	Fair	Value	Amorti	zed Cost	Fair	Value	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	RCON0211	0	RCOM0213	0	RCON1286	0	RCON1287	0 1	
2. U.S. Government agency and						1. State			
sponsored agency obligations							- Merson - M		
(exclude mortgage-backed									
securities)(1)	RCONHT50	0	RCONHT51	0	RCONHT52	0	RCONHT53	0 2	
3. Securities issued by states and					and the strateg				
political subdivisions in the U.S	RCON8496	1,087	RCON8497	1,108	RCON8498	0	RCON8499	0 3	
4. Mortgage-backed				102					
securities (MBS):									
a, Residential mortgage									
pass-through						1 h			
securities:									
(1) Issued or					=				
guaranteed by					en genetische				
FNMA, FHLMC,									
or GNMA	RCONHT54	0	RCONHT55	0	RCONHT56	0	RCONHT57	0	
(2) Other pass-through							THE STREET		
securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0 4	
b. Other residential						an a			
mortgage-backed									
securities (include									
CMOs, REMICs, and									
stripped MBS):					102				
(1) Issued or									
guaranteed by U.S.	12249-01-00				a dis file a luis				
Government agencies or									
sponsored agencies (2),	RCONG312	0	RCONG313	0	RCONG314	0	RCONG315	0 4	
(2) Collateralized by	SIR .	i de la come	in de la companya de La companya de la comp				Paton El 1		
MBS issued or									
guaranteed by U.S.									
Government agencies or				nati Still monitriett	PHERIO DE LONG	out induced			
sponsored agencies (2)	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0 4	
(3) All other residential									
MBS	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0 4	

^{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, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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

		Held-to-r	-maturity		Available-for-sale			
	(Col	umn A)	(Coli	umn B)	(Column C)		(Colu	ımn D)
	Amorti	zed Cost	Fair	Value	Amorti	zed Cost	Fair	Value
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
4.c. Commercial MBS:								
(1) Commercial								
mortgage				141C (1.17) (1.1				
pass-through								
securities:				and distinct		4. 7. 1. 1. 2. 1. 1.		
(a) Issued or								
guaranteed	Enn() xx. j							
by FNMA,			THE AREA T	ution the state.				
FHLMC, or								
GNMA	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0 4.c.(
(b) Other								
pass-through								anata 12 mining
securities	RCONK145	0	RCONK147	0	RCONK148	0	RCONK149	0 4.0.{
(2) Other commercial						A State		
MBS:	().							
(a) Issued or								
guaranteed								
by U.S. Government	-		Cast of Late					
agencies or								
sponsored		NON DEAT 1		Ale na with		on Head I day	and the distant of	
agencies (1)	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0 4.c.{2
(b) All other								
commercial			alles to day		1991 Bouleton		Design Bassling	These are in the second second
	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0 4.c.(3
5. Asset-backed securities								
and structured financial								
products:	ren zeria	- 11 - 11						
a. Asset-backed				at Shering dh	ees nel 2007		T	and the second second
securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0 5.a.
b. Structured financial	Section of the sectio							
products	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHITET	0 5,b.
6. Other debt securities:								
a. Other domestic debt	85				11		and designed	
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. Not applicable								
8. Total (sum of items 1					CE MELLU			Galden ber
through 6.b.)(4)	RCON1754	1,087	RCON1771	1,108	RCON1772	0	RCON1773	0 B.

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

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

Memoranda			1
Dollar Amounts in Thousand	s RCON	Amount	
1, Pledged securities (1)	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (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		in the star	
with a remaining maturity or next repricing date of:(2),(3)			
(1) Three months or less	RCONA549	0	M:2.a.(1
(2) Over three months through 12 months	RCONA550	301	M.2.a.(2)
(3) Over one year through three years	RCONA551	609	M.2.a.(3)
(4) Over three years through five years	RCONA552	176	M.2.n.(4)
(5) Over five years through 15 years	RCONA553	0	M,2.a.(5)
(6) Over 15 years	RCONA554	0	M.2.n.(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:(2),(4)			
(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/2.5.(3
(4) Over three years through five years	RCONA558	0	M.2.5.(4
(5) Over five years through 15 years	RCONA559	0	M.2.b.(5
(6) Over 15 years	RCONA560	0	M/2.0.(6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude			1
mortgage pass-through securities) with an expected average life of: (5)			1
(1) Three years or less	RCONA581	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.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
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)	. RCCN1778	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, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.

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

3. 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,

4. 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.

 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. [1] 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.

	Oollar Amounts in Thousands	RCON	Amount]
1. Loans secured by real estate:		进 、1111		
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				1.000
land loans		RCONF159	0	1.a.(2)
 b. Secured by farmland (including farm residential and other improvements) 		RCON1420		1.5
c. Secured by 1–4 family residential properties:		1100141425		1,57,
(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:		REORTIST		1.0(1)
		DOOLEONT	0	S. 16375
(a) Secured by first liens	an a			1.c.(2)(a)
(b) Secured by junior liens				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.		RCON1460	U	1.d.
e. Secured by nonfarm nonresidential properties:				
 Loans secured by owner-occupied nonfarm nonresidential 				
properties				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties				1.e.(2)
2. Loans to depository institutions and acceptances of other banks				2
3. Loans to finance agricultural production and other loans to farmers			0	3.
4. Commercial and industrial loans.		RCON1766	0	4.
5. Not applicable				
Loans to individuals for household, family, and other personal				
expenditures (i.e., consumer loans) (includes purchased paper):		C. Contains		
a. Credit cards		RCONB538	0	6.a.
b. Other revolving credit plans		RCONB539	0	6.b.
c. Automobile loans		RCONK137	0	6.0.
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		RCON/454	0	9.8
b. Other loans				9.b.
10. Lease financing receivables (net of unearned income)				10.
11. LESS: Any unearned income on loans reflected in items 1-9 above		RCON2123		11.
12. Total loans and leases held for investment and held for sale (sum of ite				
			and a second second second	12

^{1.} Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

Part I-Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannual	lly in the June and			
December reports only. Memorandum item 1.g is to be completed quarterly	<i>y</i> .			
1. Loans restructured in troubled debt restructurings that are in compliance w	with their modified	n meridian		
terms (included in Schedule RC-C, Part I, and not reported as past due or	r 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.
(2) Other construction loans and all land development and other land loa	ans	RCONK159	0	M.1.a.
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	3	RCONK161	0	M.1.d.
(2) Loans secured by other nonfarm nonresidential properties		RCONK162	0	M.1.d.
e. Commercial and industrial loans		RCONK256	0	M.1.e.
f. All other loans (include loans to individuals for household, family, and oth	her personal			
expenditures)	•	RCONK165	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that e		194-10-140		
total loans restructured in troubled debt restructurings that are in compl	•			
terms (sum of Memorandum items 1.a through 1.f):				
(1) Loans secured by farmland	RCONK166 0			M.1.f.(
(2) and (3) Not applicable				
(4) Loans to individuals for household, family, and other personal		The service		
expenditures:				
(a) Credit cards	RCONKO96 0			M.1.f.(4
(b) Automobile loans				M.1.f.(4
(c) Other (includes revolving credit plans other than credit cards				Ì
and other consumer loans)	RGONK204 0			M.1.f.(4
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			2 4	
finance agricultural production and other loans to farmers (Schedule				
RC-C, Part I, item 3) exceeding 5 percent of total loans				
No-o, r arr, rom of exceeding o percent of total round				
(5) Loans to finance agricultural production and other loans to farmers	RCONK168			M.1.f.(
				lan couls
g. Total loans restructured in troubled debt restructurings that are in complia	ince with			l l
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, 2019, Report of Condition.

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)	RCON2748	0	M.3.
Memorandum item 4 is to be completed semiannually in the June and December reports only.			
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties			
(included in Schedule RC-C, Part I, item 1.c.(2)(a))	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).

^{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 included in 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, 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).}

Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e.

Part I—Continued Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount]
Memorandum items 7.a, 7.b and 8.a are to be completed by all banks semian	nually in the June			
and December reports only.				
7. Purchased credit-impaired loans held for investment accounted for in accord	ance with			
FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loar	ns held for sale):(1)			
a. Outstanding balance		RCONC779	0	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9		RCONG780	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 secu	red by 1-4 family			
residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) a	nd (b))	RCONF230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed annually in the Decemi	per report only by banks			
that had closed-end loans with negative amortization features secured by 1–	4 family residential			
properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as	of December 31, 2019,			
that exceeded the lesser of \$100 million or 5 percent of total loans and lease	es held for investment and			
held for sale (as reported in Schedule RC-C, Part I, item 12).				
b. Total maximum remaining amount of negative amortization contractually p	ermitted on			
closed-end loans secured by 1-4 family residential properties		RCONE231		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4				
properties included in the amount reported in Memorandum item 8.a above		RCONF232		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	,			5

^{10.} and 11. Not applicable

	Fair \ Acquired Leases at	umn A) /alue of Loans and t Acquisition late	(Column B) Gross Contractual Amounts Receivable at Acquisition Date		Best Es Acquisiti Contrac Flows no	umn C) stimate at on Date of stual Cash tt Expected Collected
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount
Memorandum item 12 is to be completed						
semiannually in the June and December					1112	
reports only.						uga shi shi
12. Loans (not subject to the requirements of			a harman			
FASB ASC 310-30 (former AICPA						
Statement of Position 03-3)) and leases			常年の日間の	바다 바람이 같이 같이 같이 같이 한다.		
held for investment that were acquired in						
business combinations with acquisition						
dates in the current calendar year (2)	RCONGW45	0	RCONGW46	0	RCONGW47	0 M.12.

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

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

Part I—Continued Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	1
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			in the start	
exceeded 100 percent of total capital (as reported in Schedule RC-R, Pa	rt I, item 35.) as of			
December 31, 2019.				
13. Construction, land development, and other land loans with interest res	erves:			
a. Amount of loans that provide for the use of interest reserves				
(included in Schedule RC-C, Part I, item 1.a)		RCONG378	Q.	M.13.a.
b. Amount of interest capitalized from interest reserves on construction				
and other land loans that is included in interest and fee income on loa		RIAD		
(included in Schedule RI, item 1.a.(1)(b))		RIADG377		М.13.Ь.
Memorandum item 14 is to be completed by all banks.				
		RCON		
14. Pledged loans and leases		RCONG378	0	M.14.
Memorandum item 15 is to be completed for the December report only.				
				1
15. Reverse mortgages:				Ì
a. Reverse mortgages outstanding that are held for investment				
(included in Schedule RC-C, item 1.c, above):				1
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		RCONJ466	0	M.15.a.(1
(2) Proprietary reverse mortgages		RCONJ467		M.15.a.(2
b. Estimated number of reverse mortgage loan referrals to other lende				
from whom compensation has been received for services performe				
the origination of the reverse mortgages:			Number]
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		RCONJ468		M.15.b.(1
(2) Proprietary reverse mortgages				M.15.b.(2
c. Principal amount of reverse mortgage originations that have been			Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgage		RCONJ470	0	M.15.c.(1
(2) Proprietary reverse mortgages				M.15.c.(2
(=/				1
16. Not applicable				
Amounts reported in Memorandum items 17.a and 17.b will not be made	available to			
the public on an individual institution basis.				
are passe of all marriadal monotoni Mado.		27 A.		
17. Eligible loan modifications under Section 4013, Temporary Relief from	Troubled			
Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Econom				
Act:	in ocounty	ſ	Number	1
a. Number of Section 4013 loans outstanding		RICONLODA		M.17.a.
מ. ואתוווטלו טו סבטוטון איז זס וטמוש טענגומועוווע		1400010324	Amount	TVL F7. dl.
h. Outstanding helence of Costion 4042 land		DOOM OT		N4 47 5
b. Outstanding balance of Section 4013 loans		RCONLG25	0	M.17.b.

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 Indicate in the box with either a Y or an N

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 Number of Loans following Schedule RC-C, Part I, Ioan categories: a. "Loans secured by nonfarm nonresidential properties" reported in RCON 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.).... 0 b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4. (Note: Item 4 divided by the number of 0 loans should NOT exceed \$100,000.).....

	(Column A) Number of		(Colu	umn B)
			Amount Currently	
Dollar Amounts in Thousands	L L	oans	Outs	tanding
3. Number and amount currently outstanding of "Loans secured by	RCON	Number	RCON	Amount
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
Number and amount currently outstanding of "Commercial and				s (its status
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):	Day Londing		T STATES	
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

N

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 lndicate in the box with either a Y or an N

RCON	YES	NO	
 RCON6860	N	1	5.

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

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

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

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

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

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

RCON	r of Loans Number
RCON5576	0

Dollar Amounts in Thousand		lumn A) er of Loans	Amount	umn B) t Currently standing
7. Number and amount currently outstanding of "Loans secured by	RCON	Number	RCON	Amount
farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):				
a. With original amounts of \$100,000 or less	RCON5578	0	RCON5579	0
b. With original amounts of more than \$100,000 through \$250,000		0	RCON5581	0
c. With original amounts of more than \$250,000 through \$500,000	RCON5582	0	RCON5583	0
 Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in 				
Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):				
a. With original amounts of \$100,000 or less	RCON5584	0	RCON5585	0
b. With original amounts of more than \$100,000 through \$250,000	RCON5568	0	ROON5587	0
c. With original amounts of more than \$250,000 through \$500,000	RCON5588	0	RCON5589	0

Schedule RC-E—Deposit Liabilities

					Nontra	nsaction
		Transaction Accounts		Accounts		
	(Colu	umn A)	(Col	umn B)	(Colu	imn C)
	Total Tr	ransaction	Memo	o: Total	Т	otal
	Account	(Including	Demand	Deposits (1)	Nontra	nsaction
	Total [Demand	(Inclu	uded in	Accounts	(Including
	Dep	oosits)	Colu	umn A)	MM	DAs)
Dollar Amounts in Thousan	ds RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:			1 to particular			
1. Individuals, partnerships, and corporations	RCONE549	0			RCONB550	0
2. U.S. Government	RCON2202	0			RCON2520	0
3. States and political subdivisions in the U.S.	RCON2203	0			RG0N2530	0
4. Commercial banks and other depository						ni i sh' bestel i
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)		0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of						Approxime.
columns A and C must equal Schedule RC,			and the second			
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):			1
Memorandum item 1.a is to be completed semiannually in the June and December reports only.	-		
a, Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	0	M.T.a.
b. Total brokered deposits	RCON2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)(2)	RCONHK05	0	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less			
(included in Memorandum item 1,c above)	RCONHK06	0	M.1.d.(1)
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or			
less (included in Memorandum item 1.b above)	RCONK220	0	M 1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.			
reported in item 3 above which are secured or collateralized as required under state law)			
(to be completed for the December report only)	RCON5590	0	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that			
are not brokered deposits	RCONK223	0	M.3.5
g. Total reciprocal deposits	RCONJH83	0	M.1.g.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must		10027	
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.

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

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
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.3.8.(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		the a substitu	
or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)	RCONHK11	0	M.3.6.
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)		물 이 문 밖에서	
(1) Three months or less	RCONHK12	0	M.4.a.(3)
(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.

Memorandum item 5 is to be completed semiannually in the June and December reports only.

Does your institution offer one or more consumer deposit account products,			-
i.e., transaction account or nontransaction savings account deposit products	RCON	Yes No	
intended primarily for individuals for personal, household, or family use?	RCONP752	N	M(5)

Memorandum items 6 and 7 are to be completed annually in the December report only by institutions with \$1 billion or more in total assets (5) that answered "Yes" to Memorandum 5 above.

Dollar Amounts in Thousands	RCON	Amount	I
6. Components of total transaction account deposits of individuals, partnerships, and corporations			
(sum of Memorandum items 6.a and 6.b must less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit			
products intended primarily for individuals for personal, household, or		na 144 pri da	
family use	RCONP753	0	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit			
products intended primarily for individuals for personal, household, or			
family use	RCONP754	0	M.6.b.
7. Components of total nontransaction account deposits of individuals,			l.
partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2),			
7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and	Ling Court		al.
corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals,			5
partnerships, and corporations (sum of Memorandum items 7.a.(1) and			
7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily			
for individuals for personal, household, or family use	RCONP756	0	M.7.n.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and	The shirt		
corporations	RCONP757	0	M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and			
corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be			
less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit			
products intended primarily for individuals for personal, household,			
or family use	RCONP758	0	M-7(b.(1)
(2) Deposits in all other savings deposit accounts of individuals,			
partnerships, and corporations	RCONP759	0	M.7.b.(2)

 I. 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. 5. The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-F—Other Assets (1)

	Dollar Amounts in Thousands	RCON	Amount	
1. Accrued interest receivable (2)		RCONB555	0	1.
2. Net deferred tax assets (3)		RCON2148	0	ż.
3. Interest-only strips receivable (not in the form of a security)(4)		RCONHTR	0	3.
4. Equity investments without readily determinable fair values(5)		RCON1752	0	4.::
5. Life insurance assets:		Print and		
a. General account life insurance assets		RCONK201	0	5,a
b. Separate account life insurance assets			0	5.b
c. Hybrid account life insurance assets		RCONK270	0	5.c.
Items 6.a. through 6.j. are to be completed semiannually in the June and Dec	ember reports only		enate licitati i ter	
6. All other assets (itemize and describe amounts greater than \$100,000 that ϵ	exceed 25% of this item)	RCON2168	10	6
a. Prepaid expenses				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 $% \mathcal{L}^{(1)}$.	RCONC010 0	1. 算好形式		6.c.
d. FDIC loss-sharing indemnification assets	RCONJ448 0			6.d
e. Computer software	RCONFT33 4			6.e
f. Accounts receivable	RCONFT34 0			6.f
g. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35 0			6.g
h. TEXT3549 Lease-Security Deposit	RCON3549 6			6.h
. TEXT3550	RCON3550 0			6.i.
. TEXT3551	RCON3551 0		1987	6.)-
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		RCON2160	10	7.

1. Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses. 2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.

3. See discussion of deferred income taxes in Glossary entry on "income taxes."

4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

5. Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

	Ĺ	ollar Amounts in T	housands	RCON	Amount	
1. a.	Interest accrued and unpaid on deposits(1)			RCON3645	0	1,21
b.	Other expenses accrued and unpaid (includes accrued income taxes payab	le)		RCON3646	0	1.b.
2. Ne	et deferred tax liabilities(2)			RCON3049	0	2
3, All	owance for credit losses on off-balance-sheet credit exposures(3)			RCONB557	0	3.
Items	s 4.a. through 4.g. are to be completed semiannually in the June and Dece	mber reports only.				
4. Al	other liabilities (itemize and describe amounts greater than \$100,000 that e	xceed 25% of this	item)	RCON2938	355	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		二 三 八 川 一 一	4.c,
d. [Derivatives with a negative fair value held for purposes other than trading	RCONC012	0			4.d.
e. (Operating lease liabilities	RCONLB55	0			4.e.
f.	TEXT3552 Treasury Stock Purchase Loan	RCON3552	355			43,
g.	TEXT3553	RCON3553	0			4.0
h.	TEXT3554	RCON3554	0			4ih.
5. To	tal (sum of items 1 through 4) (must equal Schedule RC, item 20)			RCON2930	355	5.

1. For savings banks, include "dividends" accrued and unpaid on deposits.

2. See discussion of deferred income taxes in Glossary entry on "income taxes."

3. Institutions that have adopted ASU 2016-13 should report in item 3 the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

Schedule RC-K—Quarterly Averages

Dollar Amounts in Thousar	nds RCON	Amount	
Assets	an gan aite		
1. Interest-bearing balances due from depository institutions.	RCON3381	79	Ť:
2. U.S. Treasury securities and U.S. Government agency obligations(2)(excluding		110 - 110 - 110 	
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	nellin on r		
not held for trading (3)	RCONB560	1,803	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:		State March	
(1) Loans secured by 1–4 family residential properties	RCON3485	0	8.b.(1
(2) All other loans secured by real estate		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	RCON8561	0	8.d.(1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and			
consumer loans)	RCONB562	0	6.d.(2
7. Not applicable			
8. Lease financing receivables (net of unearned income)	RCON3484	0	8
9. Total assets(4)		2,941	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	11.0.
b. Time deposits of \$250,000 or less	RCONHK16	0	11.b.
c. Time deposits of more than \$250,000	RCONHK17	0	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	0	12
13. To be completed by banks with \$100 million or more in total assets:(5)			
Other borrowed money (includes mortgage indebtedness)	RCON3355		13

Memoranda

Dollar Amounts in Thousands	RCON	Amount
Memorandum item 1 is to be completed by:(5)		
 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	

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. Quarterly averages for equity securities with readily determinable fair values should be based on fair value.

4. The quarterly average for total assets should reflect securities not held for trading as follows:

a) Debt securities at amortized cost.

b) Equity securities with readily determinable fair values at fair value.

c) Equity investments without readily determinable fair values at their balance sheet

carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

5. The asset-size tests are based on the total assets and total loans reported on the June 30, 2019, 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.

			and the second second	
Unused commitments: a. Revolving, open-end lines secured by 1–4 family residential properti	ies. e.a., home equity lin	es	RCON3814	0 1
b. Credit card lines				0
				TOLLET I LETT
c. Commitments to fund commercial real estate, construction, and land	d development loans:		10	
(1) Secured by real estate:			BILL BURNERS	center Sur
(a) 1-4 family residential construction loan commitments		1		0 1.
(b) Commercial real estate, other construction loan, and land deve				0 1.
(2) NOT secured by real estate			RCON6550	0
d. Not applicable				
e. Other unused commitments:				
(1) Commercial and industrial loans		f f		0 1.
(2) Loans to financial institutions				0 10
(3) All other unused commitments		1		0 1.4
Financial standby letters of credit.			RCON3819	0 2
Performance standby letters of credit			RCON3821	0 3:
Commercial and similar letters of credit			RCON3411	0 4.
Not applicable				
Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the custor	mer is indemnified		Dallar Patrice	i internet
against loss by the reporting bank)			RCON3433	0 6.3
b. Securities borrowed			RCON3432	0 6.1
and 8. Not applicable				
. and 8. Not applicable tems 9.c through 9.f and 10.b through 10.e are to be completed semia the June and December reports only.	annually			
terns 9.c through 9.f and 10.b through 10.e are to be completed semia				
tems 9.c through 9.f and 10.b through 10.e are to be completed semia the June and December reports only.	describe each)	RCON3430	0 9.
tems 9.c through 9.f and 10.b through 10.e are to be completed semia the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and	describe each)	RCON3430	<u>0</u> 9.
terns 9.c through 9.f and 10.b through 10.e are to be completed semia the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T	describe each)	RCON3430	0 9.
terns 9.c through 9.f and 10.b through 10.e are to be completed semia the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T a. and b. Not applicable	l describe each "otal bank equity capital")	RCON3430	0 9. 9.
terns 9.c through 9.f and 10.b through 10.e are to be completed semial the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T a. and b. Not applicable c. Standby letters of credit issued by another party	l describe each "otal bank equity capital"		RCON3430	
terns 9.c through 9.f and 10.b through 10.e are to be completed semial the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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	I describe each "otal bank equity capital" RCONC978	0	RCON3430	9,1
terns 9.c through 9.f and 10.b through 10.e are to be completed semials the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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	I describe each "otal bank equity capital" 	0 0	RCON3430	9.4 9.4 9.4
terns 9.c through 9.f and 10.b through 10.e are to be completed semial the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555	describe each Total bank equity capital" RCON2978 RCON3555 RCON3556 RCON3557	0 0 0	RCON3430	9.1 9.1 9.1
tems 9.c through 9.f and 10.b through 10.e are to be completed semials the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3556 f. TEXT3556	describe each "otal bank equity capital" RCONC978 RCON3555 RCON3558 RCON3557	0 0 0	RCON3430	9.1 9.1 9.1
tems 9.c through 9.f and 10.b through 10.e are to be completed semials the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3556 f. TEXT3557 0. All other off-balance-sheet assets (exclude derivatives) (itemize and	I describe each "otal bank equity capital" RCON0978 RCON3555 RCON3558 RCON3557 C,	0 0 0	RCON5591	9.1 9.1 9.1
terns 9.c through 9.f and 10.b through 10.e are to be completed semials the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3555 f, TEXT3557 0. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule R	I describe each "otal bank equity capital" RCON0978 RCON3555 RCON3558 RCON3557 C,	0 0 0		9. 9. 9. 9.
terns 9.c through 9.f and 10.b through 10.e are to be completed semials the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3555 f. TEXT3557 0. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule Re item 27.a, "Total bank equity capital"):	I describe each "otal bank equity capital" RCON0978 RCON3555 RCON3558 RCON3557 C,	0 0 0		9. 9. 9. 9.
terns 9.c through 9.f and 10.b through 10.e are to be completed semial the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3555 f. TEXT3557 0. 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"):	describe each "otal bank equity capital" 	000000000000000000000000000000000000000		9.4 9.4 9.1 9.1 9.1
terns 9.c through 9.f and 10.b through 10.e are to be completed semials to the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3555 f. TEXT3557 0. 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 TEXT5502	describe each "otal bank equity capital" RCONC978 RCON3555 RCON3556 RCON3557 C, RCON5592	0 0 0 0		9.4 9.4 9.1 9.1 9.1 9.1 9.1 9.1 9.1 9.1 9.1 9.1
terns 9.c through 9.f and 10.b through 10.e are to be completed semials the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3555 f. TEXT3557 0. 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 TEXT5593 d TEXT5594	I describe each otal bank equity capital" RCONC978 RCON3555 RCON3556 RCON3557 C, RCON5592 RCON5593 RCON5593	0 0 0 0		9.4 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9.
terns 9.c through 9.f and 10.b through 10.e are to be completed semials the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3555 f. TEXT3557 D. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule Re item 27.a, "Total bank equity capital"): a. Not applicable b. TEXT5592 c. TEXT5593 d. TEXT5593 d. TEXT5595 e. TEXT5595 e. TEXT5595 e. TEXT5595 c. TEXT5595 e. TEXT5595	describe each otal bank equity capital" RCONC978 RCON3555 RCON3557 C, RCON5592 RCON5593 RCON5594 RCON5595	0 0 0 0 0 0 0 0 0		9.4 9.4 9.1 9.1 9.1 9.1 9.1 10 10
tems 9.c through 9.f and 10.b through 10.e are to be completed semials to the June and December reports only. All other off-balance-sheet liabilities (exclude derivatives) (itemize and component of this item over 25 percent of Schedule RC, item 27.a, "T 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 TEXT3555 e. TEXT3555 f. TEXT3557 0. 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 TEXT5593 d TEXT5595	describe each otal bank equity capital" RCONC978 RCON3555 RCON3556 RCON3557 C, RCON5592 RCON5593 RCON5593 RCON5593 RCON5593 RCON5595 RCON5595	0 0 0 0 0 0 0 0	RCON5591	9.4 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9.

Schedule RC-M-Memoranda

Dollar Amounts in Thous	sands	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:	1.00			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal	100			
shareholders, and their related interests	RC	ON6164	0	1.2.
b. Number of executive officers, directors, and principal shareholders to whom the amount	1225			[
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	ber	ang na ngan		
of total capital as defined for this purpose in agency regulationsRCONB165	0			1.b.
2. Intangible assets:	1271			1
a. Mortgage servicing assets	RC	CN3164	0	2.a,
(1) Estimated fair value of mortgage servicing assets	0			2.8.(
b. Goodwill	RC	CON3163	0	2.b.
c. All other intangible assets	RC	CONJE76	0	2.6
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)		ON2143	0	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land	RC	ON5508	0	3.a.
b. Farmland	RC	CIN5509	0	3.b.
c. 1–4 family residential properties	RC	ON5510	0	3.c.
d. Multifamily (5 or more) residential properties	RC	ON5511	0	3.d.
e. Nonfarm nonresidential properties	RC	CIN5512	0	3.e.
f. Total (sum of items 3.a through 3.e.) (must equal Schedule RC, item 7)	RC	ON2150	0	3.1,
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)	RC	ONJA29		Å.,
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	RC	CONF055	0	5.8.(
(b) Over one year through three years	RC	:ONF056	0	5.a.(
(c) Over three years through five years	RC	ONF057	0	5.a.(
(d) Over five years	RC	ONF058	0	5.a.(
(2) Advances with a REMAINING MATURITY of one year or less (included in item		(a = 1	us francis	
5.a.(1)(a) above) (3)	RC	CON2651	0	5.a.(
(3) Structured advances (included in items 5.a.(1)(a)-(d) above).	RC	ONF059	0	5,a.(
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (4)				1
(a) One year or less	RC	CONFOSO	0	5.b.(
(b) Over one year through three years		ONF061	0	5.b.(
(c) Over three years through five years	RO	ONF062		5.b.(
(d) Over five years	R0	ONF063	0	5.b.(
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in		Negli Ette		
item 5.b.(1)(a) above) (5)	BC	ONB571	0	5.b.(
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	RC.	ON3190	0	5.0.

1. Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments.

See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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.

Items 6 and 7 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?	orting bank sell private label or third party mutual funds and annuities?RCONB569 N 6			
]	RCON	Amo	unt]
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCONB570		0	7

Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only.

8. Internet website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Ir	nternet website (home page), i	if any (Example:	www.examplebank.com)
TEXT408 http:// WWW.FIDUCIARYPARTNERS.COM			6.n.

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.examp	(ebank.biz):(1)	
(1) TE01N52E http://		8 b.(1)
(2) TE02N528 http://	A	8.b.(2)
(3) TED3N528 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://		B.b.(7)
(8) TED8N52E http://		8.b.(8)
(9) TE09N522 http://		8.5.(9)
(10TE10N528 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) TE01N525	B.c (1
(2) TE02N528	8,c.(2
(3) TE03N528	8 c.(3
(4) TE04N529	8.0.(神
(5) TE05N529	8.c.(5
(6) TEOBN529	8.a.(G

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's	RCON	Yes No]
customers to execute transactions on their accounts through the website?	RCON4088	N	9
10. Secured liabilities:	RCON	Amount]
 a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) 	RCONEDE4	0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M,			
items 5.b.(1)(a)-(d))	RCONF065	0	10.b
11. Does the bank act as trustee or custodian for Individual Retirement	RCON	Yes No]
Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	N	11.
12. Does the bank provide custody, safekeeping, or other services			
involving the acceptance of orders for the sale or purchase of			
securities?	RCONG464	N	12
13. Not applicable		uh in the state	4
14. Captive insurance and reinsurance subsidiaries:	RCON	Amount	
a. Total assets of captive insurance subsidiaries (2)	RCONK193	0	14.a
b. Total assets of captive reinsurance subsidiaries (2)	RCONK194	0	14.b

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking).

Report teach top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).
 Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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:

15. Qualified Thint 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	r		_
Association (IRS DBLA) test to determine its QTL compliance?	RCON	Number	
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCONL133	L.	U,
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	RCON	Yes No	
recent taxable year, as applicable?	RCGNL135	N	j
Item 16,a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the	DESCRIPTION DOL	ation and same.	
June and December reports only. Item 16.b is to be completed annually in the June report on	ily.		
16. International remittance transfers offered to consumers: (1)	laar ing ing i		
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	
(2) International ACH transactions	RCONN518	N	-
(3) Other proprietary services operated by your institution	RCONN519	N	
(4) Other proprietary services operated by another party	RCONN520	N	
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?		N	_
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the	e		
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.	0		
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3)			
above is the mechanism that your institution estimates			2
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			120
institution, enter 3. If your institution did not provide any international remittance using			1
the mechanisms described in items 16.a.(1), (2), and (3) above	RCON	Number	_
during the two calendar quarters ending on the report date: enter 0.)	RCONN522		0
d. Estimated number and dollar value of international remittance transfers provided			
by your institution during the two calendar quarters ending on the report date:	1889 AUX		
(1) Estimated number of international remittance transfers	RCONN523		0
		Amount	4
(2) Estimated dollar value of international remittance transfers	RCONN524		0
(3) Estimated number of international remittance transfers for which your		Number	
institution applied the temporary exception	RCONN527	0	0

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 another party is the provider, and 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.

Dollar Amounts in Thousands	RCON	Number	
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans(1)			
and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding	RCONLG26	0	17.a.
		Amount	
b. Outstanding balance of PPP loans	RCONLG27	0	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the			
PPPLF with a remaining maturity of:			
(1) One year or less	RCONLL59	0	17.d.(1)
(2) More than one year	RCONLL60	0	17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and			
excluded from "Total assets for the leverage ratio" reported in Schedule			
RC-R, Part I, item 30	RCONLL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF	RCONLL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and			
excluded from "Total assets for the leverage ratio" reported in Schedule			
RC-R, Part I, item 30	RCONLL58	0	18.b.

^{1.} Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

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

	Pas 30 throu	umn A) st Due gh 89 days I accruing	Past du or mo	imn B) e 90 days ire and ccruing	-	umn C) accrual	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:	penginan -	(index) and (Allewysti, testie	
a. Construction, land development, and other							
land loans:		la in _a nn hann≡					
(1) 1-4 family residential construction							
loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1
(2) Other construction loans and all land	(Tale) Adding			e di su conservatione de la conservation de la conservation de la conservation de la conservation de la conserv	Hindrid and		
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	die dier				r r		
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:	indered of the						
(a) Secured by first liens	RCONC236		RCONC237		RCONC229		1.c (2
(b) Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	0	1.c.(2
d. Secured by multifamily (5 or more) residential		iona di la ca		Sici II White	r i	anz 15 1	
properties	RCON3499	0	RCON3500	0	RCON3501	0	1 d
e. Secured by nonfarm nonresidential properties:							
Loans secured by owner-occupied	e Tilaias	Stereo lores	T	201010-012-000	1	Inclusion from	
nonfarm nonresidential properties	RCONF178	0	RCONF180	0	RCONF182	0	1.e.(1
(2) Loans secured by other nonfarm	lice of the first						
nonresidential properties	RCONE179	0	RCONE181	0	RCONF183	0	1.e.(2
Loans to depository institutions and							
acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0	2
3. Not applicable.				celieb in a set	Million Provide Live	ant and before	
4. Commercial and industrial loans	RCON1606	0	RCON1607	0	RCON1608	0	4
Loans to individuals for household, family,							
and other personal expenditures:			Differences		ennerste ki		
a. Credit cards			RCONB576		RCONB577		5.a
b. Automobile loans	RCONK213	0	RCONK214	0	RCONK215	0	5.b
c. Other (includes revolving credit plans other than	STREED BU				SEAL OF STREET		
credit cards and other consumer loans)	RCONK216	0	RCONK217	0	RCONK218	0	5.c
6. Not applicable				colorine strategies			
7. All other loans(1)	RCON5459		RCON5460		RCON5461	0	
8. Lease financing receivables	RCON1226		RCON1227		RCON1228		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		CONSTRUCTION OF			-		
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."
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.

							£
	(Colu	ımn A)	(Column B) Past due 90 days		(Column C) Nonaccrual		
	Pas	t Due					
	30 throug	gh 89 days	or mo	re and			
	and still	accruing	still a	ccruing			
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through							
8 above that are wholly or partially guaranteed					Lation territor		
by the U.S. Government, excluding loans and						urr_and	
leases covered by loss-sharing agreements						iz≢na ana ar	
with the FDIC	RCONK036	0	RCONK037	0	RCONK038	0	1
a. Guaranteed portion of loans and leases							
included in item 11 above, excluding							
rebooked "GNMA loans"	RCONK039	0	RCONK040	0	RCONK041	0	1
b. Rebooked "GNMA loans" that have been						1 (V (V D)= 21H)	
repurchased or are eligible for repurchase							
included in item 11 above	RCONK042	0	RCONK043	0	RCONK044	0	1

Memoranda	(Column A)(Column B)Past DuePast due 90 days30 through 89 daysor more andand still accruingstill accruing		Past due 90 days Nonaccrual or more and				
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
Memorandum items 1.a.(1) through 1.f.(5) are to						III.	
be completed semiannually in the June and					= 11		
December reports only. Memorandum item 1.g							
is to be completed quarterly.						gues l'auguler	
1. Loans restructured in troubled debt		England and a					
restructurings included in Schedule RC-N,			ninsbeard is				
items 1 through 7, above (and not reported in							
Schedule RC-C, Part I, Memorandum item 1):		1 I I					
a. Construction, land development, and other							
land loans:							
(1) 1–4 family residential construction	hi ura	planting and as	er kner 2	gi kin guna ti			
loans	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.(1)
(2) Other constructions loans and all land		di Dinaka					
development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.(2)
b. Loans secured by 1–4 family residential						eller (fille)	
	RCONF651	0	RCONF662	0	RCONF663	0	M.1.b
c. Secured by multifamily (5 or more)	il minterio		1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.		de tradición (
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			the design of the				
nonresidential properties			RCONK118		RCONK119		M 1.d.(2)
e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e.

FFIEC 051 Page 36 of 65 RC-23

Memoranda—Continued

for household, family, and	and the second as a second sec	ount RCON AI	ing mount _{RCON} An	nount
other personal expenditures)	RCONK126	0 RCONK127	0 RCONK128	0 M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):				
(1) Loans secured by farmland	RCONK130	0 RCONK131	0 RCONK132	0 M.1.(.(1)
(2) and (3) Not applicable(4) Loans to individuals for household family, and other personal expenditures:				
(a) Credit cards	RCONK274	0 ROONK275	0 RCONK276	0 M.1.F.(4)(
(b) Automobile loans	RCONK277	0 RCONK278	0 RCONK279	0 M.1.1.(4)(
(c) Other (includes revolving credit				a ser plana
plans other than credit cards	The second se			
and other consumer loans)	RCONK280	0 RCONK281	0 RCONK282	0 M.1.F.(4)(c
Memorandum item 1.f.(5) is to be completed by:(1) • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans				
(5) Loans to finance agricultural production				
and other loans to farmers	RCONK138	0 RCONK139	0 RCONK140	
 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)	RCONHK28	0 RCONHKZZ	0 RCONHK28	0 M.P.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

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, 2019, Report of Condition.
 Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

Memoranda—Continued

	Pas 30 throug	umn A) t Due gh 89 days accruing	Past du or mo	umn B) e 90 days ore and ccruing		imn C) accrual
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount
Memorandum item 4 is to be completed by: (1)						102 10 11 01 01
• 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:						
. Loans to finance agricultural production		Trans.				
and other loans to farmers (included in	ikaa soliii				22. 10. 10.021	a service of the
Schedule RC-N, item 7, above)	RCON1594	0	RCON1597	9	RCON1583	8
					411 No. 1111 1121	
Memorandum item 5 is to be completed semi-						
nnually in the June and December reports only.						
5. Loans and leases held for sale (included in						
Schedule RC-N, items 1 through 8, above)	RCONC240	0	RCONC241	0	RCONC225	0

6. Not applicable.

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and De

December reports only.	RCON	Amount	1
7. Additions to nonaccrual assets during the previous six months	RCONC410	0	M.7.
8. Nonaccrual assets sold during the previous six months	RCONC411	0	M.8.

	(Column A)		(Column B)		(Column C)	
	Pas	t Due	Past due 90 days		Nonaccrual	
	30 through 89 days		or more and			
	and still	accruing	still a	ccruing		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount
9. Purchased credit-impaired loans accounted						
for in accordance with FASB ASC 310-30						
(former AICPA Statement of Position 03-3):(2)	in a second	tents ment		r shiguis an		
a. Outstanding balance	RCONL183	0	RCONL184	0	RCONL185	0
b. Amount included in Schedule RC-N,						
items 1 though 7, above	RCONL186	0	RCONL187	0	RCONL188	0

٦

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, 2019, Report of Condition.
 Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

Schedule RC-O—Other Data for Deposit Insurance 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).

5. Average tangible equity for the calendar quarter (1) PCONRES Amount 6. Holdings of long-term unsecured debt issued by other FDIC-Insured depository institutions PCONRES 0 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): PCONRES 0 7, d a. One year or less PCONRES PCONRES 0 7, d b. Over one year through five years PCONRES 0 7, d c. Over three years through five years PCONRES 0 7, d d. Over five years PCONRES 0 7, d a. One year or less PCONRES 0 7, d a. One year or less PCONRES 0 7, d a. One year or less PCONRES 0 7, d a. One year or less PCONRES 0 7, d a. One year or less PCONRES 0 7, d a. One year or less PCONRES 0 8, d b. Over five years PCONRES 0 8, d c. Over three years through five years PCONRES 0 8, d		RCON	Amount]		
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions,	1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of t					
3. Not applicable. Reconsolidated total assets for the calendar quarter. Reconsolidated total assets for the calendar quarter. Reconsolidated total assets for the calendar quarter. Reconsolidated total assets for the calendar quarter (1) Reconsolidated total asset for the calendar quarter (1) Reconsolidated total asset for the calendar quarter (1) Reconsolidated total asset for the remaining maturity of (asset for the regord remaining maturity of (asset for the year files and the consolidated total asset for the remaining maturity of (asset for the regord remainiter remaining maturity of (asset for the cale	Federal Deposit Insurance Act and FDIC regulations	RCONF238	0	3.		
4. Averagic consolidated total assets for the calendar quarter. PCONKESS	2. Total allowable exclusions, including interest accrued and unpaid on allowable	RCONF237	0	2		
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	3. Not applicable.				New Working Inc.	
averaging, enter 2) Amount 5. Average tangible equity for the calendar quarter (1) RCONKGS 6. Holdings of long-term unsecured debt issued by other FDIC-Insured depository institutions RCONKGS 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): RCONKGS a. One year or less RCONKGS 0 b. Over one year through five years RCONKGS 0 c. Over three years through five years RCONKGS 0 d. Over five years RCONKGS 0 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): RCONKGS 0 a. One year or less RCONKGS 0 1 b. Over one year through three years RCONKGS 0 8 c. Over three years through five years RCONKGS 0 8 d. Over five years RCONKGS 0 8 e. Over five years RCONKGS 0 8 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONKGS 0 9 9. Brokered reciprocal deposits (included basis by all institutions t	4. Average consolidated total assets for the calendar quarter			RGONK652	0	4.
5. Average tangible equity for the calendar quarter (1) Reconsect Amount 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): Reconsect 0 a. One year or less Reconsect 0 7. b. Over one year through three years Reconsect 0 7. c. Over three years through three years Reconsect 0 7. d. Over five years Reconsect 0 7. d. Over five years Reconsect 0 7. a. One year or less Reconsect 0 7. d. Over five years Reconsect 0 7. a. One year or less Reconsect 0 7. a. One year or less Reconsect 0 7. a. Over five years Reconsect 0 7. a. Over one year through three years Reconsect 0 8. b. Over one year through five years Reconsect 0 8. c. Over three years through five years Reconsect 0 8. c. Over three years through five years Recons	a. Averaging method used (for daily averaging, enter 1, for weekly		Number	2 - 10 (b) (T)		
5. Average tangible equity for the calendar quarter (1) PCONKESS 0 6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions. PCONKESS 0 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 PCONKERS 0 7.2 a. One year or less PCONKERS 0 7.2 PCONKERS 0 7.2 b. Over one year through five years PCONKERS 0 7.2 PCONKERS 0 7.2 c. Over three years through five years PCONKERS 0 7.2 PCONKERS 0 7.2 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 PCONKERS 0 8.3 c. Over five years Pconkers Pconkers 0 8.3 1 Pconkers 0 8.4 c. Over five years Pconkers Pconkers 0 8.4 1 0 8.4 c. Over five years Pconkers Pconkers 0 8.4 1 0 9.5 9	averaging, enter 2)	RCONK653	1			4.a
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions. PCONKeSS 0 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); PCONKets 0 a. One year or less PCONKets 0 7. b. Over one year through three years PCONKets 0 7. c. Over three years through five years PCONKets 0 7. d. Over five years PCONKets 0 7. 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19); PCONKets 0 7. a. One year or less PCONKets 0 8.1 PCONKets 0 8.1 b. Over one year through three years PCONKets 0 8.1 PCONKets 0 8.1 c. Over three years through three years PCONKets 0 8.1 PCONKets 0 8.1 d. Over five years PCONKets 0 8.1 PCONKets 0 8.1 e. Over three years through three years PCONKets 0 8.1 PCONKets 0 <t< td=""><td></td><td></td><td></td><td>contraction in the</td><td>Amount</td><td></td></t<>				contraction in the	Amount	
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): RCONG461 7 a. One year or less RCONG462 0 7 b. Over one year through three years RCONG462 0 7 c. Over three years through three years RCONG462 0 7 d. Over five years RCONG462 0 7 s. 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 RCONG462 0 7 a. One year or less RCONG462 0 7 0 8 8 0.0ver one year through three years RCONG462 0 6 8 0.0ver one year through three years RCONG472 0 8 8 0.0ver five years RCONG472 0 8 9 Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 8 10 RCONG472 0 8 10 RCONG472 0 8 10 10 10 RCONG472 0 10 10 10 10 10 10 10	5. Average tangible equity for the calendar quarter (1)			RCONK654	0	5
less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): a. One year or less CONNAMS 0 b. Over one year through three years RCONNAMS 0 7.1 c. Over three years through three years RCONNAMS 0 7.1 c. Over three years through three years RCONNAMS 0 7.1 d. Over three years through three years RCONNAMS 0 7.1 d. Over three years through three years RCONNAMS 0 7.1 a. One year or less RCONNAMS 0 7.1 b. Over one year through three years RCONNAMS 0 8.1 b. Over one year through three years RCONNAMS 0 8.1 c. Over three years through three years RCONNAMS 0 8.1 d. Over five years RCONNAMS 0 8.2 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum Item 1.b) RCONNAMS 0 9.1 10. Banker's bank certification: RCONNAMS RCONNAMS 0 9.2 10. Banker's bank deduction met both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? 10 RCONNAMS 0 <t< td=""><td>6. Holdings of long-term unsecured debt issued by other FDIC-insured depositor</td><td>ry institutions</td><td></td><td>RCONK655</td><td>0</td><td>6.</td></t<>	6. Holdings of long-term unsecured debt issued by other FDIC-insured depositor	ry institutions		RCONK655	0	6.
a. One year or less RCONG465 0 b. Over one year through three years RCONG466 0 c. Over three years through five years RCONG466 0 d. Over five years RCONG466 0 S. Subordinated notes and debentures with a remaining maturity of RCONG466 0 (sum of items 8.a through 8.d must equal Schedule RC, item 19): RCONG466 0 a. One year or less RCONG471 0 8 b. Over one year through five years RCONG471 0 8 c. Over three years through five years RCONG471 0 8 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 8 9. Brokered reciprocal deposits. RCONG472 0 8 10. Banker's bank certification: RCONG472 0 8 10. Banker's bank deduction meet both the statutory definition of a banker's bank and the Yes No 10 11. Ganker's bank deduction limit RCONG656 10 11 12. Banker's bank deduction limit RCONG657 0 11 13. Banker's bank deduction limit RCONG656 10 11 <td>7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a</td> <td>through 7.d m</td> <td>ust be</td> <td></td> <td></td> <td></td>	7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a	through 7.d m	ust be			
b. Over one year through three years RCONC460 0 c. Over three years through five years RCONC460 0 d. Over five years RCONC460 0 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8. a through 8.d must equal Schedule RC, item 19): RCONC460 0 a. One year or less RCONC470 0 8 b. Over one year through three years RCONC477 0 8 c. Over five years RCONC477 0 8 c. Over five years RCONC477 0 8 c. Over five years RCONC477 0 8 d. Over five years RCONC477 0 8 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONC477 0 8 g. Brokered reciprocal deposits (included basis by all institutions that own another insured depository institution. 8 8 8 8 a. Fully consolidated brokered reciprocal deposits. RCONK600 9 9 9 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? RCONK655 0 1	less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			$\sum_{i=1}^{n} G(i) = 1 \dots 1$		
c. Over three years through five years RCONG462 0 d. Over five years RCONG465 0 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): RCONG466 0 a. One year or less RCONG470 0 8 b. Over one year through three years RCONG470 0 8 c. Over three years through five years RCONG477 0 8 c. Over three years through five years RCONG477 0 8 c. Over three years through five years RCONG477 0 8 d. Over five years RCONG472 0 8 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 8 g. Brokered reciprocal deposits (included basis by all institutions that own another insured depository institution. 8 8 8 a. Fully consolidated brokered reciprocal deposits. RCONK660 0 9 9 9 a. Fully consolidated brokered reciprocal deposits. Rconker's bank deduction 8 8 8 8 8 8 8 8 8 8 8 8	a. One year or less			RCONG465	0	7.3
d. Over five years RCONG465 0 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d must equal Schedule RC, item 19): RCONG469 0 a. One year or less RCONG470 0 8.4 b. Over one year through five years RCONG470 0 8.4 c. Over three years through five years RCONG470 0 8.4 d. Over five years RCONG470 0 8.4 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 8.4 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 8.4 10. Banker's bank certification: RCONG472 0 8.4 10. Banker's bank certification: RCONK666 10 11. Banker's bank deduction imit RCONK666 10 12. Hit he answer to item 10 is "YES," complete items 10.a and 10.b. RCONK656 0 13. Lustodial bank certification: RCONK656 0 10 14. the answer to item 11 is "YES," complete items 11.a and 11.b.(2) RCONK656 0 11 14. the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount	b. Over one year through three years		RCONG466	0	7.6	
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): RCONC449 0 a. One year or less RCONC449 0 b. Over one year through three years RCONC449 0 c. Over three years through three years RCONC447 0 d. Over five years RCONC447 0 d. Over five years RCONC447 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONC447 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONC467 0 g. Brokered reciprocal deposits (included basis by all institutions that own another insured depository institution, RCONC460 0 a. Fully consolidated brokered reciprocal deposits. RCONC467 0 8 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? 10 If the answer to item 10 is "YES," complete items 10.a and 10.b. RCONK657 0 10. Banker's bank deduction RCONK657 10 11. Custodial bank certification: RCONK657 10 12. Custodial bank certification: RCO	c. Over three years through five years			RCONG467	0	7.0
(sum of items 8.a through 8.d must equal Schedule RC, item 19): RCONC469 8 a. One year or less RCONC469 8 b. Over one year through three years RCONC467 0 c. Over three years through five years RCONC471 0 d. Over five years RCONC477 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONC477 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONC477 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONC477 0 g. Brokered reciprocal deposits (included basis by all institutions that own another insured depository institution. RCONC477 0 a. Fully consolidated brokered reciprocal deposits. RCONC477 0 0 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? RCONK657 0 g. Banker's bank deduction limit RCONK657 0 10 h. Banker's bank deduction limit RCONK659 10 11. Custodial bank certification: RCONK659 11 Does the reporting institution meet the def	d, Over five years			RCONG468	0	7.d
a. One year or less RCONG469 0 b. Over one year through three years RCONG472 0 c. Over three years through five years RCONG472 0 d. Over five years RCONG472 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 g. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG472 0 g. Brokered reciprocal deposits. RCONG472 0 8 ltem 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. 8 8 ltem 9.a is to be completed reciprocal deposits. RCONL100 9 9 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? 10 lf the answer to item 10 is "YES," complete items 10.a and 10.b. RCONK655 0 10 11. Custodial bank certification: RCONK655 0 10	8. Subordinated notes and debentures with a remaining maturity of					
b. Over one year through three years	(sum of items 8.a through 8.d must equal Schedule RC, item 19):					
c. Over three years through five years RCONG471 0 d. Over five years RCONG472 0 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG803 0 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG803 0 9. Brokered reciprocal deposits (included basis by all institutions that own another insured depository institution. RCONG803 0 a. Fully consolidated brokered reciprocal deposits. RCONG803 0 9 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? N 10 If the answer to item 10 is "YES," complete items 10.a and 10.b. RCONK655 N 10 10. Banker's bank deduction RCONK655 0 10 11. Custodial bank certification: RCONK655 0 10 12. Custodial bank certification: RCONK655 N 10 13. Custodial bank deduction Memoration of a custodial bank set forth in FDIC Yes No regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount 11 a. Custodial bank deduction M	a. One year or less	RCONG469	0	8.2		
d. Over five years RCONG472 0 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) RCONG803 0 1tem 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. RCONG803 0 a. Fully consolidated brokered reciprocal deposits. RCON199 9.8 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? N 10 If the answer to item 10 is "YES," complete items 10.a and 10.b. RCONK657 0 10 11. Custodial bank certification: RCONK657 0 10 12. Custodial bank certification: RCONK657 0 10 13. Custodial bank certification: RCONK655 0 10 14. Custodial bank deduction limit RCONK655 0 11 15. Banker's bank deduction limit RCONK655 0 11 16. Banker's bank deduction limit RCONK655 0 11 17. Custodial bank deduction limit RCONK655 0 11 18. degrad deduction limit RCONK655 0 11 19.	b. Over one year through three years	RCONG470	0	8.b		
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) PCONGEO 0 Item 9, a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. PCONGEO 0 a. Fully consolidated brokered reciprocal deposits RCONL 190 9 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? PCONK656 N 10 If the answer to item 10 is "YES," complete items 10.a and 10.b. a. Banker's bank deduction PCONK656 N 10 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No 10 12. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No 10 13. Lustodial bank deduction If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount 11 a. Custodial bank deduction RCONK655 N 11 11	c. Over three years through five years	RCONG471	0	8.0		
Item 9, a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. Fully consolidated brokered reciprocal deposits	d. Over five years			RCONG472	0	8.d
insured depository institution. a. Fully consolidated brokered reciprocal deposits. RCONL 190 9.2 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? Pres No N 10 If the answer to item 10 is "YES," complete items 10.a and 10.b. a. Banker's bank deduction RCONK655 0 10 II. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No 10 II. Custodial bank deduction III. S'YES," complete items 11.a and 11.b.(2) III. III. a. Custodial bank deduction III. S'YES," complete items 11.a and 11.b.(2) III. III.	9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item	1.b)		RCONG803	0	9.
insured depository institution. a. Fully consolidated brokered reciprocal deposits. RCONL 190 9.2 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? Pres No N 10 If the answer to item 10 is "YES," complete items 10.a and 10.b. a. Banker's bank deduction RCONK655 0 10 II. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No 10 II. Custodial bank deduction III. S'YES," complete items 11.a and 11.b.(2) III. III. a. Custodial bank deduction III. S'YES," complete items 11.a and 11.b.(2) III. III.						
 a. Fully consolidated brokered reciprocal deposits	Item 9 a is to be completed on a fully consolidated basis by all institutions that of	own another		yu ara		
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? Yes No If the answer to item 10 is "YES," complete items 10.a and 10.b. Amount RCONK657 0 a. Banker's bank deduction RCONK658 0 10 b. Banker's bank deduction limit RCONK658 0 10 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount 11 a. Custodial bank deduction Items 11.a and 11.b.(2) Amount Items 11.a and 11.b.(2)	insured depository institution.					
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? Yes No If the answer to item 10 is "YES," complete items 10.a and 10.b. Amount RCONK657 0 a. Banker's bank deduction RCONK658 0 10 b. Banker's bank deduction limit RCONK658 0 10 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount 11 a. Custodial bank deduction Items 11.a and 11.b.(2) Amount Items 11.a and 11.b.(2)						
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 If the answer to item 10 is "YES," complete items 10.a and 10.b. Amount RCONK657 0 10 a. Banker's bank deduction Banker's bank deduction limit RCONK657 0 10 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No 10 If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount 11 11 a. Custodial bank deduction RCONK650 0 11	a. Fully consolidated brokered reciprocal deposits			RCONL190		9.a
business conduct test set forth in FDIC regulations?	10. Banker's bank certification:					
If the answer to item 10 is "YES," complete items 10.a and 10.b. Amount a. Banker's bank deduction RCONK657 0 b. Banker's bank deduction limit RCONK658 0 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount 11 a. Custodial bank deduction RCONK660 0 11	Does the reporting institution meet both the statutory definition of a banker's	bank and the			Yes No	
a. Banker's bank deduction RCONK657 0 b. Banker's bank deduction limit RCONK658 0 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount RCONK660 0 a. Custodial bank deduction If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)	business conduct test set forth in FDIC regulations?			RCONK656	N	10,
a. Banker's bank deduction RCONK657 0 b. Banker's bank deduction limit RCONK658 0 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount RCONK660 0 a. Custodial bank deduction If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)						
b. Banker's bank deduction limit	If the answer to item 10 is "YES," complete items 10.a and 10.b.				Amount	
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount RCONK660 0	a. Banker's bank deduction			RCONK657	0	10,
Does the reporting institution meet the definition of a custodial bank set forth in FDIC Yes No regulations? RCONK659 N If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount Amount a. Custodial bank deduction CONK660 0 11	b. Banker's bank deduction limit			RCONK658	0	10
regulations? RCONK659 N 11. If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) Amount RCONK660 0 11.	11. Custodial bank certification:					
If the answer to item 11 is "YES," complete items 11.a and 11.b.(2) a. Custodial bank deduction RCONK660 0 11.	Does the reporting institution meet the definition of a custodial bank set forth in	n FDIC			Yes No	
a. Custodial bank deduction	regulations?			RCONK659	N	33,
a. Custodial bank deduction	If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)					
					Amount	
	a. Custodial bank deduction			RCONK660	0	11.
b. Custodial bank deduction limit	b. Custodial bank deduction limit			RCONK661	0	11.1

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

2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

Memoranda

Dollar Amounts	RCON	Amount		
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowa				
exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1),		lif at the	
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)	Number			
of \$250,000 or less	0			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:(1)		the protector	10.00	
(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)	Number			
of more than \$250,000	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)
	Number			
(2) Number of retirement deposit accounts of \$250,000 or lessRCONF046	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)
	Number			
(2) Number of retirement deposit accounts of more than \$250,000	0			M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(2)				
2. Estimated amount of uninsured deposits including related interest accrued and unpaid				
(see instructions)(3)		RCON5597	0	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association				

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

association:

RCON	FDIC Cert No.	
RCONA545		1.1

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

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

^{2.} The \$1 billion asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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 Thousan	ds RCOA	Amount
Common Equity Tier 1 Capital		
. Common stock plus related surplus, net of treasury stock and unearned employee		
stock ownership plan (ESOP) shares	RCOAP742	
2. Retained earnings(1)	RCOAKW00	1,518
a. To be completed only by institutions that have adopted ASU 2016-13:		
Does your institution have a CECL transition election in effect as of the quarter-end report date?		Ĩ
(enter "0" for No; enter "1" for Yes with a 3-year CECL transition election;	RCOA	
enter "2" for Yes with a 5-year 2020 CECL transition election.)	RCOAJJ29	0
	RCOA	Amount
3. Accumulated other comprehensive income (AOCI)	RCOAB530	
	Dage 1	í.
	RCOA	4
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	RCOAP838	1
	- POOL	Amount
	RCOA	Amount C
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	RCCAP840	1,518
Common Equity Tier 1 Capital: Adjustments and Deductions		
Common Equity Ther T Capital. Aujustments and Deductions		
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	RCOAP841	(
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of		
associated DTLs.	RCOAP842	(
3. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit		
carryforwards, net of any related valuation allowances and net of DTLs	RCOAP843	(
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 debt securities (if a gain, report as		
a positive value; if a loss, report as a negative value)	RCOAP844	C
b. Note applicable		
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive		
value; if a loss, report as a negative value)	RCOAP846	C
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting		
from the initial and subsequent application of the relevant GAAP standards that pertain		
to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP847	C
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI		
(if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP848	0
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).		No. of the second

1. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.

Part I—Continued

Dollar Amounts in Thousan	ds RCOA	Amount
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
b. LESS: All other deductions from (additions to) common equity tier 1 capital before		
threshold-based deductions	RCOAP850	0
1. Not applicable.		
2. Subtotal (item 5 minus items 6 through 10.b.)	RCOAP852	1,518
3. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs,		
that exceed 25 percent of item 12	RCOALB58	0
4. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	RCOAL659	0
5. LESS: DTAs arising from temporary differences that could not be realized through net operating	and the minister	
loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of	de la section de	
item 12	RCOALB60	0
6. Not applicable.		
7. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts		
of additional tier 1 capital and tier 2 (1)capital to cover deductions.	RCOAP857	0
8. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCOAP858	0
9. Common equity tier 1 capital (item 12 minus item 18)		1,518
dditional Tier 1 Capital		
0. Additional tier 1 capital instruments plus related surplus.	RCOAP860	0
1. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.	RCOAP861	0
2. Tier 1 minority interest not included in common equity tier 1 capital		0
3. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).	RCOAP663	0
4. Less: Additional tier 1 capital deductions	RCOAP884	0
5. Additional tier 1 capital (greater of item 23 minus item 24, or zero)		0
ier 1 Capital		
6, Tier 1 capital (sum of items 19 and 25)	RCOA8274	1,518
otal Assets for the Leverage Ratio	d in Selection	
7. Average total consolidated assets (2)	RCOAKW03	0
8. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of		
items 6, 7, 8, 10.b, 11, 13 through 15, 17, and certain elements of item 24 - see instructions)	RCOAP875	0
9. LESS: Other deductions from (additions to) assets for leverage ratio purposes		0
0. Total assets for the leverage ratio (item 27 minus items 28 and 29)		0

An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

Schedule RC-R—Continued

Part I-Continued

Patio* L

Leverage Ratio*	RCOA	Percentage	
31. Tier 1 leverage ratio (item 26 divided by item 30).	RCOA7204	0.0000	31.

a.	Does your institution have a community bank leverage ratio (CBLR)				
	framework election in effect as of the quarter-end report date?	0 = No	RCOA		-
	(enter "1" for Yes; enter "0" for No)	1 = Yes	RCOALE74	0	31.a

If your institution entered "1" for Yes in item 31.a:

. Complete items 32 through 37 and, if applicable, items 38.a through 38.c,

· Do not complete items 39 through 54 and

• Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

· Skip (do not complete) items 32 through 38.c,

· Complete items 39 through 54 as applicable, and

Complete Part II of Schedule RC-R

Qualifying Criteria and Other Information for CBLR Institutions*

	(Colu	imn A)	(Col	umn B)
	RCOA	Amount	RCOA	Percentage
32. Total assets (1)	RCOA2170	0		
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15).				
Report as a dollar amount in Column A and as a percentage of total assets	-			
(5% limit) in Column B	RCOAKX77	0	RCOAKX78	0.0000
34. Off-balance sheet exposures:				
a. Unused portion of conditionally cancellable commitments	RCOAKX79	0		
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	RCOAKX80	0		HP
c. Other off-balance sheet exposures	RCOAKX81	0		
d. Total off-balance sheet exposures (sum of items 34.a through 34.c).				
Report as a dollar amount in Column A and as a percentage of total				
assets (25% limit) in Column B.	RCOAKX82	0	RCOAKX83	0.0000

Dollar Amounts in Thousands	RCOA	Amount	
35. Unconditionally cancellable commitments	RCOAS540	0	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions	RCOALB61	0	36.
37. Allocated transfer risk reserve	RCOA3128	0	37
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:(2)			
a. Loans and leases held for investment	RCOAJJ30	0	38.a
b. Held-to-maturity debt securities	RCOAJJ31	0	38.b
c. Other financial assets measured at amortized cost	RCOAJU32	0	38.0

If your institution entered "0" for No in item 31.a, complete items 39 through 54, as applicable, and Part II of Schedule RC-R. If your institution entered "1" for Yes in item 31.a, do not complete items 39 through 54 or Part II of Schedule RC-R.

Tier 2 Capital (3)		
39. Tier 2 capital instruments plus related surplus	RCOAPS66	0 39
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital	RCOAP867	0 40

* Report each ratio as a percentage, rounded to four decimal places, e.g., 12,3456.

1. For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.

3. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

^{2.} Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

Part I-Continued

Dollar Amounts in Thousand	RCOA	Amount
41. Total capital minority interest that is not included in tier 1 capital	RCOAP863	0
42. Allowance for loan and lease losses includable in tier 2 capital (1)(2)		0
43. Not applicable.		
14. Tier 2 capital before deductions (sum of items 39 through 42)	RCOAP870	0
	11112 101 22:33	
45. LESS: Tier 2 capital deductions	RCOAP872	0
Fier 2 capital (greater of item 44 minus item 45, or zero)	RCOA5311	0
Fotal Capital		
7. Total capital (sum of items 26 and 46.)	RCOA3792	1,518
Total Risk-Weighted Assets		
 Total risk-weighted assets (from Schedule RC-R, Part II, item 31) 	RCOAA223	2,951
Risk-Based Capital Ratios*	RCOA	Percentage
9. Common equity tier 1 capital ratio (item 19 divided by item 48)		51.4402
0. Tier 1 capital ratio (item 26 divided by item 48)		51.4402
1. Total capital ratio (item 47 divided by item 48)		51.4402
Capital Buffer*		
2. Institution-specific capital conservation buffer necessary to avoid limitations on distributions	RCOA	Percentage
and discretionary bonus payments	RCOAHS11	43.4402

Dollar Amounts in Thousands	RCOA	Amount	
53. Eligible retained income (3)	RCOAH313	0	53.
54. Distributions and discretionary bonus payments during the quarter (4).	RCOAH314	0	54

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

1. Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regula-

 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.

3. Institutions must complete item 53 only if the amount reported in item 52 above is less than or equal to 2.5000 percent. 4. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Part II, Risk-Weighted Assets

Institutions that entered "1" for Yes In Schedule RC-R, Part I, Item 31.a, do not have to complete Schedule RC-R, Part II. 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. Items

1	(Colu	Imn A)	(Colu	imn B)	(Colu	imn C)	(Colur	mn D)	(Colu	umn E)	(Colu	mn F)	(Colu	imn G)	(Col	umn H)	(Co	umn I)	(Col	umn J)
	Тс	otals	Adjust	ments to			N	1997 - 199			Allocat	ion by Risk	-Weight C	ategory	A A					
	From S	Schedule	Totals	Reported								-	-							
	F	RC	In Co	lumn A																
					()%	2	%	4	1%	10)%	2	0%	5	0%	10	0%	1	50%
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
alance Sheet Asset									* 1 <u>1 1 1</u> 1									() () ()		
itegories (2)	In at Sant																			
Cash and balances due from	1	제 좀 들어											1 1 million			1.3.49.45				
depository institutions	REDNDRY	1,851	ROONSUM	0	NECONDERN	0							RCDNDM	0	ROUNSIN	0	RCCM096	1,851	RCDM5394	
Securities:				Elsinnin a																
a, Held-to-malurity				The second					1.250					W	Stor S		1 1 1 1 1 1 1 1		1.01	
securities (3)	REDAID(4)	1,087	RCON5399	0	RCGND6/2	0	RCONIL/74	0	RCG441/25	0	1.1.1.1.1.1.1.		REGNDSEE	0	RCOND954	0	RCONDIS	1,087	900000000	
Avallable-for-sale debt																				1 10.51
securities and equity				4,5200.1										Service			212111			
securities with readily		CTURNER .	Collar,		1. Station							1211715-1222			121 221			SIT METERS		
determinable fair																				
values not held			repriete tes	11			figure ster	12 9 7 10 8 1		ani di kana			B) CHISTERY	E Martin		Hit Hitte			네프네	
for trading	RCONJA25	0	RCOM5402	0	REOND957	0	RCD4H176	0	18209H177	0			RCOND968	0	ноовоее	0	RECKOUT	0	PC048403	
Federal funds sold and				27-11 11-11	11 M				1201111											
securilies purchased under					ender in							G L L L L						17 14 3 4		
agreements to resell:									nceza				La fair a star		1.11-11-11	Second History	- Control (19)	2012 12 12:00	g is fault.	and the second second
a Federal funds sold	RCGND#71	0	121111-1017	i≡ 01	800N0977	0			1.11		1.203.000		RCOMD873	0	800N0410	0	RCONDITA	0	REGRESSIELT	
 b. Securities purchased 			a salar da												HIGHIC			Sec.		3
under agreements to			Collect Looo	Miger Rite					1011				entri lini		1/-1 série :				1.61.41	
resell	REONH171	0	RCONH172	0				11								12 T 5.	Sull's St			
Loans and leases held for											1 Contaction					100		Noite 1	10,000	and the second
sale:				1012 0. 210	21 US				1.	11 Color Harlow			e transiers :	di statute d		W 111 MIX.				
a, Residential mortgage		212111212	100000000200		Section (12)							state had	11-21,00/1222	a constant	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		I STREET		al lisenteit	
exposures.	HCONS+18	0	LECON241/	0	HCO4H173	0			1		a distanti in		RELNEA15	0	RCON5416	0	RCG S47	0		
b. High volatility commercial	attest alf?	CELEVINA E		St. Marchine	10.00000000000	1000000000	10 × 10				51336		onenerin		111 Kabba	COTURNED.	1022100/110	Contraction of the second	Dentitivity.	10/2019/10/11
real estate exposures	HC23525454	0	ROUNS420	0	ITCONH174	0	and the second second		and the second second	A R. C. Market	1400 THE 12 FOR	CONTRACTOR OF	TREENH178	0	RCONHTI	0	RCONH177	0	HICKINIS421	

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, 3, institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities ne of allowances for credit losses in item 2, a, column A, should report as a negative number in item 2, a, column B, those allowances for credit losses eligible for inclusion in the 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Part II—Continued

Fart II—Continued			1		1		1		[1		r		1		П
	(Colu	mn K)	(Col	ստո 🕒	(Co	lumn M)	(Col	lumn N)	(Co	umn O)	(Coli	umn P)	(Col	umn Q)	(Colt	umn R)		umn S)	-
						A.D	in the Di	1.111-1-1-6									of Other Risk		
						Allocat	ION BY RIS	sk-Weight C	ategory								pproaches (1		-
	25	00/	20	00%	1 4	00%	1 0	00%		25%	0.07	.50%	1 40	250%	1 .	osure		Neighted	
	r		1				1									nount		Amount	-
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	<u>.</u>
Balance Sheet Asset																			8
Categories (Continued)											11					TERVOI			8
1. Cash and balances due from													1.000	1 define at					12
depository institutions										denise in the						1.41111.311			đ٩.
2. Securities:			100 (C)				22.01	U Ward									2018 gold		8
a. Held-to-maturity					- Second				110										8
securities		a.i.: () : : f						W. U							1010171				2
b, Available-for-sale debt								11 - T		1 10 10					111				8
securities and equity					i Part and													11 - 13 M	6
securilies with readily					1	terre			- station										8
determinable fair			1				i marti							d <u>i</u> teta a		Na 11	11.12.2		100
values not held					Contractory of the														
for trading			RCONS405	0			RCONS406	0					1.0.11.11.2		RCONH271	0	RCONH272		0 2
3. Federal funds sold and	le mere				di Hirtor							en minister et					Jean		<u>a</u> .
securities purchased under	i, Tunch Sir	1 410 10 10 10	38		1. 28 182		A NUMBER		1 1.11.1		- Survey in	3	ha hijas		1 21			计公共工具	41
agreements to resell:									1200-1-0										8
a. Federal funds sold									n in store in										借1)
b. Securilies purchased		1111																	81
under agreements to											i i da seria								81
resell									F.		15 (C.U.)		2.011.2						3.
4. Loans and leases held for					1.25 8	The second second							The Large						5
sale:					11. 	The south the state			S. MC										8
a. Residential mortgage	i start of																		8
exposures															RCONH273	0	RCONH27/		0
b, High volatility commercial				n 10							(10
real estate exposures		April Carle						방법 (일부가)의							RCONH275		RCONH278		0 4 1

1. 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.

RC-34

Schedule RC-R---Continued

Part II—Continued	(Colu	umn A)	(Col	umn B)	(Col	umn C)	(Coli	imn D)	(Coli	Imn E)	(Column F)	(Co	umn G)	(Col	umn H)	(Col	umn I)	(Co	(umn J)
	Т	otals	Adjust	lments to							Allocation by Risk	-Weight	Category						
	From 3	Schedule	Totals	Reported															
4, Loans and leases held for sale (continued):		RC	In Co	olumn A			<u> </u>								_				
		r				0%		2%	4	1%	10%		20%	5	50%	10	0%	1	50%
	RCON	Amount	RGON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Loans and leases held for		Shairesha		is Netran			n in min						lan Kultu						Sheland in
sale (continued):			2000											20.0	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1				
c. Exposures past due 90 days	330 F					21112								and the proof				1251	
or more or on nonaccrual (1).	HCONSAUD	0	REONS474	0	RUCINESS	0	RECHLICE	0	RECENTERS	0		RUONS424	0	RECASSA27	0	ELSIN-3423	0	(HZONS42	i
					특히 말 문법	1 - C.	1,1,22,2,2,1,1			1.1000								1. 122 1	
d. All other exposures	REGNERAL	0	WOLINSAS2	0	RCONS-US	0	RECINICIDE	0	ACONHUM	0		ROONSAD	0	RCONS415	0	RECONSAND	0	RECINS43	
5 Loans and leases, held for			0122-0122													1. Sec. 1			24-11
investment:(2)					2.201								,		ad stalled				
a Residential mortgage	음종 (종)		Strath 1		12.12				205-202			S (100)							
exposures	REONSLAR	0	HOUNS419	0	R00501178	0		11,112,5131.1.		표준 특별 환경		RCONE44	0	RCONS447	0	RECENSION	0		
b. High volatility commercial	1.													100					
real estate exposures	ACONS446	0	RCDN344	0	RCONH179	0				±uru, u		RCOMBIN	0	RECHIEF	0	RECONHINE	0	REPAIL	
c, Exposures past due 90					1022						홍 프로그램 문화 이 입니							<u>11</u>	
days or more or on	-11-2- 11-3-					ii = datari	- 11- 1- 1- 1- 1- 1- 1- 1- 1- 1- 1- 1- 1		- E1 61	an se se la		1 1 1 1 1 2 0			gi fielde, fis				
nonaccrual (3)	Roomsala	0	HCONSIASO	0	RCON8451	0	ROOMUS	0	RCONHUSS	0		HCONS153	0	RC(INSIS)	0	R(10)25-154	0	RCONS45	
d All other exposures	RCONS457	0	FICON545	0	RCONSIST	0	FIGUNEOR	0	RICOSHIDS	0		RCONSM	0	RCONS401	0	ROUMS412	0	NCONS46	1
6. LESS: Allowance for loan					(195 HL).							C. HINT			Felin - H	THE YEAR	In State		6
and lease losses (4)	HOOMESTA	0	RCONSULT	0	lip ise i		2 1 2 2		Ling of							111 212			

1. 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 mode or on nonaccrual,

are past due 90 days or mode or on nonaccrual, 2. Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate, 3. For loans and leases held or investment, excluded residential mortgage exposures, high volatility commercial real estate exposures, or sovereign

exposures that are past due 90 days or more or on nonaccrual, 4. Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued Det II Continued

Part II—Continued																		
	(Colu	Imn K)	(Col	umn L)	(Colu	umn M)	(Co	umn N)	(Col	umn O)	(Colu	imn P)	(Co	lumn Q)	(Colu	(mn R)	(Colu	umn S)
						Allocat	ion by Ris	sk-Weight C	ategory							Application of Weighting Application		
	25	Allocation by Risk-Weight Category 250% 300% 400% 600% 625% 937.50% 12 RCON Amount RCON													1	osure Iount		Veighted Amount
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
4. Loans and leases held for		8																
sale (continued):							10.55 MI (\$25)											
4.c. Exposures past due 90 days							1000						M. J.					2
or more or on nonaccrual (2)									i Elle				i da ser hi a		RCONH277	0	RCONH275	0
d. All other exposures							1-1-1-3-1						1.131.10		RCONH279	0	RCON/1280	0
5, Loans and leases, held for											34.15		110					
investment:				- F		11					121536							
a. Residential mortgage			OF CELEMON				and the second				A Contra							Constant and the second
exposures									in the second						RCONH281	0	RCGNH282	0
b. High volatility commercial						- 2+ 2												
real estate exposures		- 19 - U.S			1.1.1.1										RUONHEID	0	RCONT264	0
c, Exposures past due 90			m ni bi i	19 m 19 m	비민	111. HIL)												5. CHC 1
days or more or on	1115.000 RH (1	illuodi, n≈					1001000			Sixiali			1		1.00			
nonaccrual (3)		ni ii			Deficie		dinary in				1 Q				RCONH285	0	RCON/285	0
d. All other exposures	승규 그래요?					u a an	C. C. C.		er nede		10			<u>10</u> 201	RCONH287	0	RCONH285	0
6. LESS: Allowance for loan		alina ma												111				
and lease losses	11 15m 21 -	SI DUM			SILLISS.		Unes no s	and the s	21 3 3		142		I STATE IN L					1223

^{1.} 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. 2. 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.

^{3,} For loans and leases 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.

Part II—Continued	(Colu	imn A)	(Col	umn B)	(Colt	Imn C)	(Colu	ımn D)	(Coli	umn E)	(Column F)	(Col	umn G)	(Co	lumn H)	(Co	lumn I)	(Col	umn J)	1
		itals Schedule		iments to Reported							Allocation by RIsl	k-Weight (Category							1
		RC		keported dumn A																ŧ
					0)%	2	2%	4	4%	10%	2	20%	5	50%	1	00%	1!	50%	1
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		RCON	Amount	RCON	Amount	RCON	Arnount	RCON	Amount	1
7. Trading assets	RCOND976	0	RCONS466	0	PCOND077	0	DOONHUM	0	RCONHUR	0		RCOND976	0	RCOND97	0	RCOND980	0	ROOMSHIT	1	1.
6. All other assets (1)(2)(3)	RCOND981	13	RCONSIGN	0	ROONDOR"	0	RCONH/88	0	RCONHUNG	0	na di na si ta indanen	RCONDAR	0	RCOND984	0	RCONDER	13	RCONFIDE		18
a. Separate account bank-														(I) (I)						
owned life insurance	1.1.1.1.1.1.1.1.				111120.00					1997) 1911				1.000		11. II.				8
b. Default fund contributions to				1100 00 1000	1. 1.1				2193							i bi ce s	1990 Street			1
central counterparties					and the state of										Nor de la composition			CARE OF THE PARTY		a a

^{1.} 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 assels.

assets. 2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or 5-year 2020 CECL transition rule, respectively. 3. Institutions that have adopted ASU 2016-13 and have reported any assets net of allowances for credit losses in item 8, column A, should report as a

negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Part II-Continued			(i																
	(Colu	umn K)	(Col	umn L)	(Coli	umn M)	(Col	umn N)	(Co	umn O)	(Col	umn P)	(Col	umn Q)	(Colt	umn R)	(Coli	umn S)	T
						Allocat	ion by Ris	k-Weight C	Category							Application of Weighting A			
	25	50%	30	0%	40	00%	60	00%	6	25%	937	7.50%	12	50%	1 '	nount		Veighted Amount	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	Т
7. Trading assets			RCONH18	0	RCONH290	0	RCONH187	0			in the second				RCONH291	0	RCONH292		0
8. All other assets (2)	RCONH29		RCONH18	0	RCONS470	0	RCONS471	0			31.0112	the second second	11 112 11		REONHU94	0	RCONH295		0
a. Separate account bank-													102111		CESII ST.				
owned life insurance		The second								2	12 10 2 1		2012 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 111 - 1		RCONH216	0	RCONH297	[0
b. Default fund contributions to			407.0										3483 (C.
central counterparties					1000	1.1.16							111		RCONH298	0	RCONH299		0

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.
 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and Indirect Investments in real estate ventures; intargible assets; and other assets.

Part II—Continued			(Colu	imn B)	(Colu	mn Q)	(Colu	mn T)	(Colu	mn U)
		imn A) Itals	Adjusti Total F	ments to Reported lumn A	Alloca Risk-Weig	tion by ht Category e Amount)		Total Risk-W Amount by	eighted Assert Calculation	
					12	50%	SSF	A (1)	Gros	s-Up
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Securitization Exposures:							P			
On-and Off-Balance Sheet										
9. On-balance sheet										
securitization exposures:	ini ja			, in Detroite				E ENTER		
a. Held-to-maturity securities (2).	RCONS175	0	RCONS476	0	RCON5477	0	RCONS478	0	RCONS47D	
b. Available-for-sale		ar an ann						Les dine 1		
securities	RECINS480	0	RCONS461	0	RCIONS482	0	RCON5483	0	RCONS464	1
c. Trading assets	REONS485	0	RCONS485	0	RCON5487	0	RCONS468	0	RCONS4IR	
d. All other on-balance sheet										
securitization exposures	RCCINE490	0	RCCINS491	0	RCGN5492	0	RCONS493	0	RCON5494	
10. Off-balance sheet										
securitization exposures	RCONS495	0	RCONS496	0	RCONS497	0	RCONS498	0	RCONS499	

Simplified Supervisory Formula Approach.
 Institutions that have adopted ASU 2018-13 and have reported held-to-maturity securities net of allowances for credit losses in item 9.a, column A, should report as a negative number In Item 9.a, column B those allowances for credit losses eligible for inclusion in the 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Part II-Continued

	(Colu	umn A)	(Colu	Imn B)	(Colu	Imn C)	(Col	umn D)	(Colu	(mn E)	(Col	umn F)	(Coli	Imn G)	(Coli	umn H)	(Col	umn ()	(Cok	ստո J)
	From S	otals Schedule RC	Totals I	ments to Reported							Alloca	ition by Risk	-Weight (Category						
					()%		2%	4	1%	1	10%	2	0%	5	0%	1 10)0%	15	50%
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
1. Total balance sheet			112	al di Santa											1 1 1 1 1 1					
assets (1)	RCON2170	2,951	RCON5500	0	RCOND987	0	RCONH J90	0	RCONHU91	0	fut the test		REGNO96	0	RCOND989	0	RCOND990	2,951	RCONS503	
				[(Coli	umn K)	(Col	umn L)	(Colu	imn M)	(Cal	umn N)	(Coli	umn O)	(Col	umn P)	(Colu	umn Q)	(Colu	Imn R)
								Allocati		tion by Risk-Weight Catego		ategory							of Other RI Approache	
					25	50%	3	00%	40	0%	6	00%	62	25%	937	.50%	12	50%		iosure 1ount
		Dolla	r Amounts I	n Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
. Totel balance sheet								E	Sec. 22.14	에 공연 남자		262 224 2012 2022								

1. 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.

03/2020

FFIEC 051 Page 52 of 65

Part	II-Continued	

	10-828/07	V 524		0800° 88	(Co	lumn C)	(Coli	umn D)	(Golu	mn E)	(Col. F)	(Coli	imn G)	(Col	lumn H)	(Col	lumn ()	(Col	umn J)
	Face,	umn A) Notional, Other,	(1) CCF	(Column B) Credit Equivalent						AI	location b	y Risk-We	lght Catego	огу					
	Ar	nount		Amount (2)		0%	2	2%	4	%	10%	2	0%	5	50%	10	00%	15	0%
Dollar Amounts in Thousands	RCON	Amount		RCON Amou	nt 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)(3) 12. Financial slandby																			
letters of credit	RCOSD991	0	1.0	RECONDERS	0 RCOMPRE	0	RECEIVED BY	0	RECEIPTING	0	4	ROOMDaga	0	RECONDERS.	0	ROOMDING	0	ACONSIST.	0
13. Performance standby letters of credit and transaction-related		l antina i 1 1 m² - 1 2 m² - 1																	
contingent items	REDAD	C	0.5	PETONOMIC	0 HOONDSP	0				711-11-10-1		TRIZONIGERN	0	ECONGER 4	0	RODINGOOS	0	RC048512	0 1
14. Commercial and similar letters of credit with an original		n na sea ann an sea An tha sea ann an sea																	
maturity of one year or less	RCONGEOG	0	0.2	REDNINIOT	0 900100	0	REDAM	0	RECOMPLIS	0		ROOMINA	0	BLONGEDO	0	REORGELL	0	RCONSSID	0 1
15. Retained recourse on small business obligations sold with																	Casa nite d Sing population		
recourse	BCORDAN	0	1.0	REONOGIA	0 000000361	0		- Televille		111	01	BCONGOIN	0	ECONG6 H	0	BCONG617	0	BCONST(4)	0

Credit conversion factor.
 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.²
 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

Part II—Continued	(Column A)	1	(Coli	imn B)	(Colu	mn C)	(Colu	Imn D)	(Colu	mn E)	(Col)	Imn F)	(Col)	umn G)	100	lumn H}	100	lumn I)	100	umn J)
	Face, Notional, or Other	(f) CCF	Ci	redit valent	1500	nn. - 1	(con			uu.51		tion by Risł			100	ments 1 11	1. (00	Contract of Contra		unit 0)
	Amount			unt (2)	0	%	2	2%	4	%	10	0%	2	0%	E	50%	1	00%	1	50%
Dollar Amounts in Thousands			RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
8. Repo-style				R.F.	41.0														2.0110	
transactions (3)	EG()NEMAT	0 1.0	BCONTSTU	0	REGISTRATI	0	800453/10	0	80005510	0			HCONIIS20	0	REENESSE	(HISONISTICS	0	RCDN8/322	
. All other off-balance		fi this		aine Sol	1000	11 1 1 2 2				101 0	na jut i		<u> Media na</u>			La Sty R		**************************************		
sheet liabilities	ACCEVENTS	0 1.0	Andrea Marita	0	ACONCESS!	0							RCOND621	0	ROSHIEZZ		West Comments	0	HODISSIE	
3. Unused commitments							1													
(exclude unused commitments to				- <u>1</u> 1 1 1 2 2		10			200001		Then in the			is e luivit						
asset-backed commercial paper			in Com					11.1917							1	20 C	1000000			
conduits):		1000				and the second			U. COL		pierciuit		un stille							
a. Original maturity of one year of					including a			242 11	usion cost	-	II) 3 3								0.000	
less.	BEGINSING	0 0.2	11/2/0NI0/201	0	10000660227	0	HCOMM 296	0	10,048407	0			NCOR1521	0	RODABASE	(HICONHISSIO	0	RODNU151	
b. Original maturity of			1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.								- instr			La nel	1.1.1.1.1				2.0500	
exceeding one year	RCONSEN4	0 0.5	RCONDE25	0	RECEVE:	0	RCONHUIS	0	RC0691299	0			REDNOTZA	0	BOWGET		Red Addies	0	RCOM555	
i, Unconditionally																				1949-23
cancelable	COLUMN TO DESCRIPTION														i yan ingi					
commitments	ROUNDSHI	0.0 0	AEDNES()	0		10.11			and Milling		- Handa				1				1	
0. Over-the-counter			1.011.200		12000	11124 (1) 2222			0/12/12/19			A REAL PROPERTY.		and the second second			1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.			Part and a
derivatives			MUSING	0	140256543	0	HOGRATION	0	HC:01/HC:01	0	RDCH155444	0	NCON2545	0	130,0445545		ACOMIST?	0	REFERENCE	
. Centrally cleared		-		10000	13 di City	35-11-11-11	2211072-0	positi di	den billetter			140.00	No. 11 12 10 11	C DOIE	Distant Street	H H	111111111	100 02 10	1 11 11	
derivatives		-	#E10046840	0	ROBAISSO	0	RCON5551	0	RCON5532	0			hccs/3254	0	ROOMESSS	0	HC-Marken	0	RECHEST	
2. Unsettled transactions		100	in the						· Shirty		distal in				1-1-3-2-1					
(falled trades) (4)	RCONHINE	0			Rectings	0		11 21	Service States		G		ROOMETRE	.0	REDARTED	0	RCENHIH	0	HCGINH197	(1

1. Credit conversion factor.
 2. For Items 18 through 19, column A multiplied by credit conversion factor.
 3. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 4. For Item 22, the sum of columns C through Q must equal column A.

Part II—Continued	(Colu	mn O)	(Colu	mn P)	(Coli	umn Q)	(Col	umn R)	(Coli	umn S)
		Alloc	ation by Ris	c-Weight Cate	agory			Application of Weighting A		
	60	5%	027	.50%	40	508/		Equivalent		Veighted
Dollar Amounts in Thousands	1					50%	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	nount		Amount
	RCON	Amount	RCON	Amount	RCON	Arnount	RCON	Amount	RCON	Amount
16. Repo-style				11.11.11.1						April Inge
transactions (2)							RECONHIGH	0	RCONH302	
17. All other off-balance						11. J. 10				
sheet liabilities										
		in the far land	またにな			uto (Line)		计算法字书		
18. Unused commitments							1		1	
(exclude unused commitments to		<u> </u>		1.64	13 11 20	n Stevenski	N=	- I. I. I.		
asset-backed commercial paper						110 22 - Fai				
conduits):			Sile militar			ir Shelish	i se inc.			
a. Original maturity of one year or					의 가는 문 L			101.001.001		
less	es Eurit o			Land Land American	10120		RCONHOLD	0	RCONH024	
b. Original maturity	に見得した			B [
exceeding one		Links II		a pélissi						
year				1.1			RCONHINT	0	RCONHUNE	(
19. Unconditionally								dan Santa di		
cancelable							the state of the			
commitments			al i Seri III. i Rimonene i Stat							
20. Over-the-counter										
										Contract of the last
derivatives			E LE CELLE				HCOMHODE	0	RCONHLID	
21. Centrally cleared										
derivatives	CONTRACTOR OF									
22. Unsettled transactions						IICH SUB LICH				
(falled trades)(3)	RCONH198	0	ROOMETING.	0	ROOMHZOD	0				

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

Part II—Continued	(Coli	Imn C)	(Col	umn D)	(Col	umn E)		imn F)		umn G)	(Colu	umn H)	(Colu	imn I)	(Co	iumn J)
							Allocat	lon by Risk	-weight v	Jaleyoly						
	()%		2%		4%	10	0%	2	20%	5	0%	10	0%	1	50%
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
and other items subject		P.U.		(II) - III - S. III - Z.	1.				chalunda				241 2 244			
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)	RCON-5-0	0	RUNNES	0	RCONSESS	0	RCON5560	0	RCONG631	0	n RCONG632	0	RCONGESS	2,951	RCONS561	
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)	RCONGE	0%		0 : 2%	1.5	0	n e arte	0		20%	anni an	0 50%		2,951 00%	1	150%
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	HCONVO.)			e e e e e e e e e e e e e e e e e e e	1.5		n e arte			in menti nev	anni an				1	150%

Part II-Continued

	(Colu	imn K)	(Co	lumn L)	(Colt	ımn M)	(Col	umn N)	(Colu	mn O)	(Coli	Imn P)	(Coli	ımn Q)
						Allocat	ion by Ris	k-Weight C	ategory					
	25	0%	3	00%	40	0%	6	00%	62	.5%	937	.50%	12	50%
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight category (for each of columns C through P, sum of items 11 through 22; for column Q,														
sum of items 10 through 22)	RCONS562	0	RCDNS503	0	RCONS564	0	ROONS565	0	RCONS586	0	RCONS567	(ACONS568	or Harrison S
24. Risk weight factor	x 2	50%	x3	00 %	x 4	00%	x e	600%	x 6	25%	x 93	7.5%	x 1	250%
25. Risk-weighted assets by risk-weight category (for each column, item 23														
multiplied by Item 24)	RCONS578	0	RCON5574	0	RCONS575	0	RCONS578	0	RCONS577	0	RCONS576	(RCON5579	

Items 26 through 31 are to be completed guarterly.

Items 26 through 31 are to be completed quarterly.	Te	otals	
Dollar Amounts in Thousand:	RCON	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for			
loan and lease losses 1.25 percent threshold (1)	RCONS580	0	26
27. Standardized market-risk weighted assets (applicable only to banks that	in the states		
are covered by the market risk capital rule)	RCONS581	0	27.
28. Risk-weighted assets before deductions for excess allowance of loan	the mineses		
and lease losses and allocated risk transfer risk reserve (2)(3)	RCONB704	2,951	28
29. LESS: Excess allowance for loan and lease losses (4)(5)	RCONA222	0	29
30. LESS: Allocated transfer risk reserve	RCONS128	0	30
31. Total risk-weighted assets (Item 28 minus items 29 and 30)	RCONSE4	2,951	31

1. For Institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.

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).
 For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents amount of risk-weighted assets before deductions for

excess AACL and allocated transfer risk reserve.

4. Institutions that have adopted ASU 2016-13 should report the excess AACL.
 5. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

FFIEC 051 Page 58 of 65 RC-45

Schedule RC-R—Continued Part II—Continued Memoranda

Dollar Amounts in Thousands	RCON	Amount	
Memorandum items 1, 2, and 3 are to be completed semiannually in the June and December reports only.			
1. Current credit exposure across all derivative contracts covered by the regulatory	加加度で見てい	l loit (1
capital rules	RCCNG642	0	M.

		N	/ith a remain	ning maturity	of	
		mn A) ar or less	Over one y	imn B) rear through years		mn C) ve years
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount
, Notional principal amounts of over-the-counter						
derivative contracts:			11111111111111111111111111111111111111			
a. Interest rate	NCONS582	0	REDNESTE	0	RCONS584	0
b. Foreign exchange rate and gold	RCONS585	0	RCONS586	0	RCONS587	0
c. Credit (investment grade reference asset)	RCONS588	0	RCONS589	0	RCONS590	0
d. Credit (non-investment grade reference asset)	RCONS591	0	RCONS592	0	RCONS593	0
e. Equity	RCONS594	0	RCONS595	0	RCONS596	0
f. Precious metals (except gold)	RCONS597	0	RCONS598	0	RCONS500	0
g. Other	RCON8800	0	RCON5601	0	RCCM9802	0
Notional principal amounts of centrally						
cleared derivative contracts:		Net of the second				FILVINE SPE
a. Interest rate	RCONSIG	0	REGINESO	0	RCCIN5605	0
b. Foreign exchange rate and gold	RCONSEGE	0	RCONS607	0	RCONSION	D
c. Credit (investment grade reference asset)	RCONS609	0	RCONS610	0	RCONS611	0
d. Credit (non-Investment grade reference asset)	RCONS612	0	RCONS613	0	RCONS614	0
e. Equity	RCONS615	0	RCONS616	0	RCONS617	0
f. Precious metals (except gold)		0	RCONS619	0	RCONS620	0
g. Other	RCONS621	0	RCONS622	0	RCONS623	0

Dollar Amounts in Thousands	RCON	Amount	
4. Amount of allowances for credit losses on		in the second second	
purchased credit-deteriorated assets:(1)			
a. Loans and teases held for investment	REONJUG	0	.M.4
b. Held-to-maturity debt securities	RCONLIDE	0	М.
c. Other financial assets measured at amortized cost	RCON,U32	0	M 4

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	1199369
Does the institution have gross fiduciary and related services income greater than 10% of revenue (RI 3, & RI 5, m,)	YES NO
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 \$1 billion (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

· Items 4 through 22 and Memorandum item 3 quarterly,

· Items 23 through 26 annually with the December report, and

· Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million but less than or equal to \$1 billion (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

• Items 4 through 22 and Memorandum item 3 semiannually with the June and December reports,

• 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		Num Mar	imn C) iber of naged	Num Non-N	ımn D) Iber of Ianaged
		A		A wa a cumh		ounts	1	ounts
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Number	RCON	Number
FIDUCIARY AND RELATED ASSETS		4.004.440		240.040		839	no ounoral	72
4. Personal trust and agency accounts	RCONB868	1,001,440	RCONB869	249,818	RCONE870	839	RCONB871	12
5. Employee benefit and retirement-	111222 10 23							
related trust and agency accounts:								
a. Employee benefitdefined	20101000000						1	easingenny-
contribution	RCONB872	0	RCONB873	0	RCONB874	0	RCONB875	0
 Employee benefit—defined 			Strain Par					
benefit	RCONB876	0	RCONB877	0	RCONE878	0	RCONB879	0
c. Other employee benefit and					Suelling		i di sing	
retirement-related accounts	RCONE880	1,970	RCONB881	58,746	RCONB882	7	RCONB[83	179
6. Corporate trust and agency								
accounts	RCONB884	0	RCONE885	0	RCONCODI	0	RCONC002	0
7. Investment management and								
investment advisory agency accounts	RCONB886	0	RCONJ253	0	RCONE888	0	RCONJ254	0
8. Foundation and endowment trust								
and agency accounts	RGONJ255	0	RCON.1258	0	RCONJ257	0	RCONJ258	0
9. Other fiduciary accounts		15	RCONB891	4	RCONB892	1	RCON6893	6
10. Total fiduciary accounts	ni ⊨nutini		in stations	Ashieved as			STREET, STREET	
(sum of items 4 through 9)	RCONB894	1.003.425	RCONB895	308,568	RCONBES	847	RCONB897	257

٦

Schedule RC-T—Continued

	(Colu	umn A)	(Colu	ımn B)	(Col	umn C)	(Col	umn D)
	Mar	naged	Non-N	lanaged	Nun	nber of	Nun	nber of
	As	sets	As	sets	Manage	d Accounts	Non-Mana	ged Accounts
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Number	RCON	Number
11. Custody and safekeeping							110000 (1000) (1000) 1	
accounts		pener,	RCON5898	134,197			RCONB899	214 11
12. Not applicable.		En financia						
13. Individual Retirement Accounts,						i u a		
Health Savings Accounts, and other								
similar accounts (included in								
items 5.c and 11)	RCONJ259	1,970	RCON,1260	58,746	RCONJ261	7	RCONJ262	179 13

Dollar Amounts in Thousand	s RIAD	Amount	1
FIDUCIARY AND RELATED SERVICES INCOME			
14. Personal trust and agency accounts	RIADE904	6,592	Ť.
15, Employee benefit and retirement-related trust and agency accounts:		2.07	
a. Employee benefitdefined contribution	RIADB905	0	3
b. Employee benefit—defined benefit		0	Ę.
c. Other employee benefit and retirement-related accounts	RIADB907	0	1
16. Corporate trust and agency accounts		0	1
17. Investment management and investment advisory agency accounts	RIADJ315	0	đ
18. Foundation and endowment trust and agency accounts,		0	1
19. Other fiduciary accounts	RIADA480	0	61
20. Custody and safekeeping accounts	RIADB909	0	2
20. Custody and safekeeping accounts	RIADB910	0	2
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal			
Schedule RI, item 5.a)	RIAD4070	6,592	2
23. Less: Expenses	RIADC058	4,939	2
24. Less: Net losses from fiduciary and related services	RIADA488	0	2
25. Plus: Intracompany income credits for fiduciary and related services	RIADE911	0	2
26. Net fiduciary and related services income	EIADA491	1,653	2

(Col	umn A)	(Coli	umn B)	(Colu	umn C)
Persona	al Trust and	Employee Benefit and		All Othe	r Accounts
Inve Managen	estment nent Agency	Trust ar	nd Agency		
RCON	Amount	RCON	Amount	RCON	Amount
RCONJ263	3,140	RCONJ264	0	RCONJ265	0
RCONJ266	1,686	RCONJ267	0	RCONJ268	0
0 = 1 - 1 - 1		(Madieu))			
RCONJ269	1,221	RCONJ270	0	RCONJ271	0
RCONJ272	13,257	RCONJ273	0	RCONJ274	0
RCONJ275	49,572	RCONJ276	0	RCONJ277	0
	48,665	RCONJ279	0	RCONJ280	0
RCONJ281	24,286	RCONJ282	0	RCONJ283	0
RCON.1284	0	RCONU285	0	RCONJ286	0
RCONJ287	0	RCONJ288	0	RCONJ289	0
RCONJ290	23,527	RCONJ291	0	RCONJ292	0
RCON 1202	130.461	10/10/00 10/04	0	RCON PAR	0
	Persona Agei Inve Managen Acc	RCONJ263 3,140 RCONJ265 1,686 RCONJ265 1,221 RCONJ275 13,257 RCONJ275 49,572 RCONJ275 49,572 RCONJ275 48,665 RCONJ275 24,286 RCONJ281 24,286 RCONJ281 0 RCONJ287 0	Personal Trust and Agency and Investment Management Agency Accounts RCON Amount RCON RCONJ265 1,221 RCONJ265 1,221 RCONJ265 1,221 RCONJ275 49,572 RCONJ275 49,572 RCONJ275 49,572 RCONJ275 48,665 RCONJ275 49,572 RCONJ275 48,665 RCONJ275 49,572 RCONJ275 49,572 RCONJ275 48,665 RCONJ275 49,572 RCONJ275 70 RCONJ285	Personal Trust and Agency and Investment Management Agency Accounts RCON Amount RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ263 1,221 RCONJ27 0 RCONJ27 0 RCONJ27 0 RCONJ27 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 RCONJ28 0 R	Personal Trust and Employee Benefit and All Other Agency and Retirement-Related Trust and Agency Management Agency Accounts Accounts RCON Amount RCON Amount RCONJ265 1,686 RCONJ264 0 RCONJ265 1,686 RCONJ267 0 RCONJ268 RCONJ265 1,221 RCONJ267 0 RCONJ268 RCONJ265 1,221 RCONJ277 0 RCONJ274 RCONJ265 1,221 RCONJ277 0 RCONJ274 RCONJ265 1,221 RCONJ277 0 RCONJ274 RCONJ269 1,221 RCONJ277 0 RCONJ274 RCONJ275 49,572 RCONJ275 0 RCONJ274 RCONJ275 48,665 RCONJ275 0 RCONJ285 RCONJ281 24,286 RCONJ285 0 RCONJ285 RCONJ284 0 RCONJ285 0 RCONJ285 RCONJ285 0 RCONJ285 0 RCONJ285 RCONJ285 0 RCONJ285 0 </td

Memoranda—Continued

	(Colu	ımn A)	(Colu	imn B)	(Colu	ımn C)	
	Persona	I Trust and	Employee	Benefit and	All Other Accounts		
	Ager	ncy and	Retireme	nt-Related			
	Inve	stment	Trust an	d Agency			
	Managem	ent Agency	Acc	ounts			
	Acc	ounts					
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1.I. Other common and preferred stocks	RCONJ296	179,967	RCONU297	0	RCON.1295	0	
m. Real estate mortgages	RCONJ299	2,301	RCONJ300	0	RCONJ301	0	
n. Real estate	RCONJ302	28,299	RCONJ303	0	RCONJ304	0	
o. Miscellaneous assets	RCONJ305	939,808	RCONJ306	0	RCONJ307	0	
p. Total managed assets held in fiduciary							
accounts (for each column, sum of							
Memorandum items 1.a through 1.o)	RCONJ308	1,446,190	RCONJ309	0	RCONJ310	0	

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

	(Column A) Number of Issues		(Colu Principa		
Dollar Amounts in Thousands			Outs	Outstanding	
2. Corporate trust and agency accounts:	RCON	Number	RCON	Amount	
a. Corporate and municipal trusteeships	RCON8927	0	RCONB928	0	M.2.a.
			ine south		
(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		ni hennotsid	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) (Column B)

	Num	iber of	Market	Value of	
	FL	Inds	Fund	Assets	
Dollar Amounts in Thousands	RCON	Number	RCON	Amount	
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		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.

Memoranda—Continued

	(Column A)		(Column B)		(Column C)	
	Gross	Losses	Gross	Losses	Recoveries	
	Mai	naged	Non-N	lanaged		
	Acc	ounts	Acc	ounts		
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	RIAD	Amount
4. Fiduciary settlements, surcharges, and other losses:						
a. Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0 M.
b. Employee benefit and retirement-related trust				in the second		
and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0 M.
c. Investment management and investment advisory						
agency accounts	RIADB953	0	RIADB954	0	RIADB955	0
d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIAD8958	0 M.
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	an Stephen					
equal Schedule RC-T, item 24)	RIADB959	0	RIADB960	0	RIADB961	0 (V).

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

RYAN VALENTINE, PRESIDENT

Name and Title (TEXTB962)

RVALENTINE@FIDUCIARYPARTNERS.COM

E-mail Address (TEXTB926)

920-380-9960

Area Code / Phone Number / Extension (TEXTB963)

920-380-9961

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 Thous	sands RCON	YES NO
Derivatives		
1. Does the institution have any derivative contracts?	RCONFTOD	N
	RCON	Amount
a. Total gross notional amount of interest rate derivatives held for trading		0
b. Total gross notional amount of all other derivatives held for trading		0
c. Total gross notional amount of interest rate derivatives not held for trading		0
d. Total gross notional amount of all other derivatives not held for trading	1	0
-4 Family Residential Mortgage Banking Activities		
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	RCON	YES NO
mortgage loans during the calendar quarter exceeded \$10 million, or (2) 1-4 family residential	RCONFT03	N
mortgage loans held for sale or trading as of calendar quarter-end exceeded \$10 million?		
	RCON	Amount
a. Principal amount of 1–4 family residential mortgage loans sold during the quarter	the second second	0
 b. Quarter-end amount of 1–4 family residential mortgage loans held for sale or trading 	1000000 00 00 00 00 00 00 00 00 00 00 00	0
a secure one amount of the terms representer mongage found for one of the or teamy		
ssets and Liabilities Measured at Fair Value on a Recurring Basis		
	RCON	YES NO
Does the institution use the fair value option to measure any of its assets or liabilities?	RCONFT06	N
	RCON	Amount
a. Aggregate amount of fair value option assets	RCONHK18	0
b. Aggregate amount of fair value option liabilities		0
	RIAD	Amount
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets		0
 d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities 		0
	from the second second	
ervicing, Securitization and Asset Sale Activities		
Does the institution have any assets it has sold and securitized with servicing retained or with	RCON	YES NO
recourse or other seller-provided credit enhancements?	RCONFT07	N
a. Total outstanding principal balance of assets sold and securitized by the reporting institution	RCON	Amount
with servicing retained or with recourse or other seller-provided credit enhancement		0
Does the institution have any assets it has sold with recourse or other seller-provided credit		YES NO
enhancements but has not securitized?	RCONFT09	N
a. Total outstanding principal balance of assets sold by the reporting institution with recourse or	RCON	Amount
other seller-provided credit enhancements, but not securitized by the reporting institution	RCONFT10	0
Does the institution service any closed-end 1-4 family residential mortgage loans for others or does		YES NO
it service more than \$10 million of other financial assets for others?		N
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
ariable Interest Entities		
	RCON	YES NO
. Does the institution have any consolidated variable interest entities?	RCONET13	N
	RCON	Amount
a. Total assets of consolidated variable interest entities (1)	RCONFT14	0
b. Total liabilities of consolidated variable interest entities.	RCONFT15	0

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

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,
a. Outstanding credit card fees and finance charges included in credit cards to individuals for	RCON	Amount	
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 (1)	RIADC390	0	8.6.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income	RIADC388	0	8.0.
		Paranti 12	
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		0	9.b.(1)
(2) Past due 90 days and still accruing	RCONET20	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:	eret Provid		
(1) Past due 30 through 89 days and still accruing	I	0	9.c.(1)
(2) Past due 90 days and still accruing	RCONK103	0	9.c.(2)
(3) Nonaccrual		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.

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

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Consolidated Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Consolidated 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, and RC-C, Part I, M17.a. and 17.b. is regarded as confidential and will not be made available to the public on an individual institution basis. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR Income, the existing narrative statement will be deleted from the 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 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 750character 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 RCON6979	Yes No N
BANK MANAGEMENT STA	EMENT (please type or pr	int clearly):				
TEXT6980)						
Please enter no more than 7	characters a line.					
					-	

06/2020