

FFIEC 041

Draft Reporting Form for Call Report Revisions Effective June 30, 2018

This draft reporting form reflects the burden-reducing revisions to the FFIEC 041 Call Report that will take effect as of the June 30, 2018 report date, as listed in Appendix C of the federal banking agencies' final Paperwork Reduction Act Federal Register notice published on January 8, 2018.¹ The Federal Register notice for these Call Report revisions is available on the [FFIEC's web page for the FFIEC 041 Call Report](#). These Call Report revisions are annotated in *red font in the draft reporting form*.

This draft reporting form also reflects the burden-reducing revisions to the FFIEC 041 Call Report that will take effect as of the June 30, 2018 report date, as listed in Appendix C of the federal banking agencies' final Paperwork Reduction Act Federal Register notice published on April 11, 2018.¹ The Federal Register notice for these Call Report revisions is available on the [FFIEC's web page for the FFIEC 041 Call Report](#). These Call Report revisions are annotated in *green font in the draft reporting form*.

In addition, this draft reporting form includes revisions that were made to the FFIEC 041 Call Report as of the March 31, 2018 report date in response to changes in the accounting for equity securities. These accounting changes took effect March 31, 2018, for certain institutions and take effect at later dates for other institutions. These equity securities revisions are included in the January 8, 2018 Federal Register notice noted above. These Call Report revisions are annotated in *blue font in the draft reporting form*.

Draft as of June 01, 2018

¹ The U.S. Office of Management and Budget has approved the Call Report revisions included in both the January 8, 2018 and the April 11, 2018 Federal Register notices.

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Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area Code / Phone Number / Extension (TEXT C493)

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Area Code / Phone Number / Extension (TEXT 8902)

Area Code / FAX Number (TEXT 9116)

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

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.

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area Code / Phone Number / Extension (TEXT C369)

Area Code / FAX Number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area Code / Phone Number / Extension (TEXT C374)

Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area Code / Phone Number / Extension (TEXT C440)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code / Phone Number / Extension (TEXT C873)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area Code / Phone Number / Extension (TEXT C445)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2018 – June 30, 2018

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties	4435			1.a.(1)(a)
(b) All other loans secured by real estate	4436			1.a.(1)(b)
(2) Commercial and industrial loans	4012			1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards	B485			1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486			1.a.(3)(b)
(4) Not applicable				
(5) All other loans ¹	4058			1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010			1.a.(6)
b. Income from lease financing receivables	4065			1.b.
c. Interest income on balances due from depository institutions ²	4115			1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488			1.d.(1)
(2) Mortgage-backed securities	B489			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060			1.d.(3)
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020			1.f.
g. Other interest income	4518			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	4107			1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs)	0093			2.a.(2)(a)
(b) Time deposits of \$250,000 or less	HK03			2.a.(2)(b)
(c) Time deposits of more than \$250,000	HK04			2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180			2.b.
c. Interest on trading liabilities and other borrowed money	4185			2.c.

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2. Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures		4200		2.d.
e. Total interest expense (sum of items 2.a through 2.d)		4073		2.e.
3. Net interest income (item 1.h minus 2.e)	4074			3.
4. Provision for loan and lease losses	4230			4.
5. Noninterest income:				
a. Income from fiduciary activities ¹		4070		5.a.
b. Service charges on deposit accounts		4080		5.b.
c. Trading revenue ²		A220		5.c.
d. (1) Fees and commissions from securities brokerage		C886		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions		C888		5.d.(2)
(3) Fees and commissions from annuity sales		C887		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities		C386		5.d.(4)
(5) Income from other insurance activities		C387		5.d.(5)
e. Venture capital revenue		B491		5.e.
f. Net servicing fees		B492		5.f.
g. Net securitization income		B493		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases		5416		5.i.
j. Net gains (losses) on sales of other real estate owned		5415		5.j.
k. Net gains (losses) on sales of other assets ³		B496		5.k.
l. Other noninterest income*		B497		5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521			6.a.
b. Realized gains (losses) on available-for-sale securities	3196			6.b.
7. Noninterest expense:				
a. Salaries and employee benefits		4135		7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest)		4217		7.b.
c. (1) Goodwill impairment losses		C216		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets		C232		7.c.(2)
d. Other noninterest expense*		4092		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093			7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	4301			8.
9. Applicable income taxes (on item 8)	4302			9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	4300			10.
11. Discontinued operations, net of applicable income taxes*	FT28			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340			14.

Replace item 8 with INSERT A

*Describe on Schedule RI-E—Explanations.

1. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

Insert A

SCHEDULE RI, REVISED ITEM 8

8.a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	XXXX		8.a.
8.b. Unrealized holding gains (losses) on equity securities not held for trading ⁴	XXXX		8.b.
8.c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301		8.c.

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

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Schedule RI—Continued

Memoranda

	Year-to-date		
	RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets¹</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number	M.5.
<i>Memorandum item 6 is to be completed by:¹</i>			
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans 			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024	Amount	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	9106	Date	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Not applicable			
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$10 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures	8757		M.8.a.
b. Foreign exchange exposures	8758		M.8.b.
c. Equity security and index exposures	8759		M.8.c.
d. Commodity and other exposures	8760		M.8.d.
e. Credit exposures	F186		M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.¹</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross credit valuation adjustment (CVA)			
(2) CVA hedge			
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross debit valuation adjustment (DVA)			
(2) DVA hedge			
h. Gross trading revenue, before including positive or negative net CVA and net DVA			

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 1, 2017, Report of Condition.
 2. Report the date in YYYYMMDD format. For example, a bank acquired on June 1, 2018, would report 20180601.

Schedule RI—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		Year-to-date		
	RIAD	Amount	RIAD	Amount	
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.¹</i>					
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading.....	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.b.
<i>10. To be completed by banks with \$300 million or more in total assets:¹</i>					
Credit losses on derivatives (see instructions)	A251				M.10.
<i>11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....</i>					
	RIAD	Yes		No	
	A530				M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December reports only.</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228				M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552				M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)	J321				M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>					
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):					
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032				M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033				M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034				M.15.c.
d. All other service charges on deposit accounts.....	H035				M.15.d.

1. The asset size tests are based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the <i>December 31, 2017</i> Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217				1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508				3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509				5.
6. Treasury stock transactions, net	B510				6.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4470				8.
9. LESS: Cash dividends declared on common stock	4460				9.
10. Other comprehensive income ¹	B511				10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415				11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210				12.

*Describe on Schedule RI-E—Explanations.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar Year-to-date				
	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	C891		C892		1.a.(1)
(2) Other construction loans and all land development and other land loans	C893		C894		1.a.(2)
b. Secured by farmland	3584		3585		1.b.
c. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5411		5412		1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	C234		C217		1.c.(2)(a)
(b) Secured by junior liens	C235		C218		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	3588		3589		1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		C896		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897		C898		1.e.(2)
2. and 3. Not applicable					
4. Commercial and industrial loans	4638		4608		4.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514		B515		5.a.
b. Automobile loans	K129		K133		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205		K206		5.c.
6. Not applicable					
7. All other loans ²	4644		4628		7.
8. Lease financing receivables	4266		4267		8.
9. Total (sum of items 1 through 8)	4635		4605		9.

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

Memoranda

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) included in Schedule RI-B, Part I, items 4 and 7, above	5409		5410		M.1.
2. Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets: ²					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above)	4652		4662		M.2.a.
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4 above)	4646		4618		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above)	F185		F187		M.2.d.
3. Memorandum item 3 is to be completed by: ²					
• 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:					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above)	4655		4665		M.3.

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

	Calendar Year-to-date		
	RIAD	Amount	
	4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388	

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Amount	
1. Balance most recently reported for the <i>December 31, 2017</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		B522		1.
2. Recoveries (must equal Part I, item 9, column B, above)		4605		2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4) ..		C079		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account		5523		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....		4230		5.
6. Adjustments* (see instructions for this schedule)		C233		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)		3123		7.

*Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above		C435		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges		C389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges		C390		M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>				
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....		C781		M.4.

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

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.¹

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands												
1. Real estate loans:												
a. Construction loans	M708		M709		M710		M711		M712		M713	
b. Commercial real estate loans	M714		M715		M716		M717		M719		M720	
c. Residential real estate loans	M721		M722		M723		M724		M725		M726	
2. Commercial loans ²	M727		M728		M729		M730		M731		M732	
3. Credit cards	M733		M734		M735		M736		M737		M738	
4. Other consumer loans	M739		M740		M741		M742		M743		M744	
5. Unallocated, if any							M745					
6. Total (sum of items 1.a. through 5) ³	M746		M747		M748		M749		M750		M751	

1. The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

2. 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.

3. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.l)		7 percent				
Itemize and describe amounts greater than \$100,000 that exceed 3 percent of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks.....	C013				1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014				1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016				1.c.
d.	Rent and other income from other real estate owned.....	4042				1.d.
e.	Safe deposit box rent.....	C015				1.e.
	f. Not change in the fair values of financial instruments accounted for under a fair value option.....	F229				1.f.
f.	g. Bank card and credit card interchange fees.....	F555				1.f.
	h. Gains on bargain purchases.....	J447				1.h.
g.	i. Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047				1.g.
h.	j. <small>TEXT 4461</small>	4461				1.h.
i.	k. <small>TEXT 4462</small>	4462				1.i.
j.	l. <small>TEXT 4463</small>	4463				1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)		7 percent				
Itemize and describe amounts greater than \$100,000 that exceed 3 percent of Schedule RI, item 7.d:						
a.	Data processing expenses.....	C017				2.a.
b.	Advertising and marketing expenses.....	0497				2.b.
c.	Directors' fees.....	4136				2.c.
d.	Printing, stationery, and supplies.....	C018				2.d.
e.	Postage.....	8403				2.e.
f.	Legal fees and expenses.....	4141				2.f.
g.	FDIC deposit insurance assessments.....	4146				2.g.
h.	Accounting and auditing expenses.....	F556				2.h.
i.	Consulting and advisory expenses.....	F557				2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558				2.j.
k.	Telecommunications expenses.....	F559				2.k.
l.	Other real estate owned expenses.....	Y923				2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924				2.m.
n.	<small>TEXT 4464</small>	4464				2.n.
o.	<small>TEXT 4467</small>	4467				2.o.
p.	<small>TEXT 4468</small>	4468				2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)						
(itemize and describe each discontinued operation):						
a.	(1) <small>TEXT FT29</small>	FT29				3.a.(1)
	(2) Applicable income tax effect.....	FT30				3.a.(2)
b.	(1) <small>TEXT FT31</small>	FT31				3.b.(1)
	(2) Applicable income tax effect.....	FT32				3.b.(2)

Schedule RI-E—Continued

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	TEXT B526	B526				4.a.
b.	TEXT B527	B527				4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	TEXT 4498	4498				5.a.
b.	TEXT 4499	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):						
a.	TEXT 4521	4521				6.a.
b.	TEXT 4522	4522				6.b.
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?		4769				7.

Other explanations (please type or print clearly; 750 character limit):

(TEXT 4769)



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

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

Schedule RC—Balance Sheet

2.c. Equity securities with readily determinable fair values not held for trading ⁸		XXXX		2.c.
Dollar Amounts in Thousands		RCON	Amount	
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ¹		0081		1.a.
b. Interest-bearing balances ²		0071		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A).....		1754		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....		1773		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold		B987		3.a.
b. Securities purchased under agreements to resell ³		B989		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale		5369		4.a.
b. Loans and leases held for investment	B528			4.b.
c. LESS: Allowance for loan and lease losses	3123			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)		B529		4.d.
5. Trading assets (from Schedule RC-D)		3545		5.
6. Premises and fixed assets (including capitalized leases)		2145		6.
7. Other real estate owned (from Schedule RC-M).....		2150		7.
8. Investments in unconsolidated subsidiaries and associated companies		2130		8.
9. Direct and indirect investments in real estate ventures		3656		9.
10. Intangible assets: (from Schedule RC-M)		2143		10.
a. Goodwill.....		3163		10.a. *
b. Other intangible assets (from Schedule RC-M).....		0426		10.b.
11. Other assets (from Schedule RC-F)		2160		11.
12. Total assets (sum of items 1 through 11).....		2170		12.
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)		2200		13.a.
(1) Noninterest-bearing ⁴	6631			13.a.(1)
(2) Interest-bearing.....	6636			13.a.(2)
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased ⁵		B993		14.a.
b. Securities sold under agreements to repurchase ⁶		B995		14.b.
15. Trading liabilities (from Schedule RC-D).....		3548		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				
		3190		16.
17. and 18. Not applicable				
19. Subordinated notes and debentures ⁷		3200		19.
20. Other liabilities (from Schedule RC-G)		2930		20.
21. Total liabilities (sum of items 13 through 20)		2948		21.
22. Not applicable				

1. Includes cash items in process of collection and unposted debits.
 2. Includes time certificates of deposit not held for trading.
 3. Includes all securities resale agreements, regardless of maturity.
 4. Includes noninterest-bearing demand, time, and savings deposits.
 5. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 6. Includes all securities repurchase agreements, regardless of maturity.
 7. Includes limited-life preferred stock and related surplus.

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

* Goodwill (MDRM RCON3163) is moving to Schedule RC-M.

Schedule RC—Continued

Dollar Amounts in Thousands		RCON	Amount
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus		3838	23.
24. Common stock		3230	24.
25. Surplus (exclude all surplus related to preferred stock).....		3839	25.
26. a. Retained earnings.....		3632	26.a.
b. Accumulated other comprehensive income ¹		B530	26.b.
c. Other equity capital components ²		A130	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)		3210	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries		3000	27.b.
28. Total equity capital (sum of items 27.a and 27.b)		G105	28.
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2017.....

RCON	Number
6724	

M.1.

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

- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)**
- 3 = This number is not to be used**
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	

M.2.

1. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
 2. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-A—Cash and Balances Due from Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.¹
Exclude assets held for trading.

Dollar Amounts in Thousands	RCON		Amount	
	RCON	Amount		
1. Cash items in process of collection, unposted debits, and currency and coin:				
a. Cash items in process of collection and unposted debits	0020			1.a.
b. Currency and coin	0080			1.b.
2. Balances due from depository institutions in the U.S.:	0082			2.
a. U.S. branches and agencies of foreign banks	0083			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085			2.b.
3. Balances due from banks in foreign countries and foreign central banks:	0070			3.
a. Foreign branches of other U.S. banks	0073			3.a.
b. Other banks in foreign countries and foreign central banks	0074			3.b.
4. Balances due from Federal Reserve Banks	0090			4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010			5.

1. The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	0211		0213		1286		1287		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities): ¹									
a. Issued by U.S. Government agencies ¹	XXXX		XXXX		XXXX		XXXX		2.
Government agencies ¹	1289		1290		1291		1293		2.a.
b. Issued by U.S. Government sponsored agencies ²	1294		1295		1297		1298		2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496		8497		8498		8499		3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300		G301		G302		G303		4.a.(1)
(2) Issued by FNMA and FHLMC	G304		G305		G306		G307		4.a.(2)
(3) Other pass-through securities ..	G308		G309		G310		G311		4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G312		G313		G314		G315		4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G316		G317		G318		G319		4.b.(2)
(3) All other residential MBS ...	G320		G321		G322		G323		4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142		K143		K144		K145		4.c.(1)(a)
(b) Other pass-through securities	K146		K147		K148		K149		4.c.(1)(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).

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K150		K151		K152		K153		4.c.(2)(a)
(b) All other commercial MBS	K154		K155		K156		K157		4.c.(2)(b)
5. Asset-backed securities and structured financial products									
a. Asset-backed securities (ABS)	C026		C988		C989		C027		5.a.
b. Structured financial products:	XXXX		XXXX		XXXX		XXXX		5.b.
(1) Cash	G336		G337		G338		G339		5.b.(1)
(2) Synthetic	G340		G341		G342		G343		5.b.(2)
(3) Hybrid	G344		G345		G346		G347		5.b.(3)
6. Other debt securities:									
a. Other domestic debt securities	1737		1738		1739		1741		6.a.
b. Other foreign debt securities	1742		1743		1744		1746		6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ^{2,3}					A510		A511		7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754		1771		1772		1773		8.

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
 2. Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.
 3. Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities ¹		0416		M.1.
2. Maturity and repricing data for debt securities ^{1,2} (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{3,4}				
(1) Three months or less		A549		M.2.a.(1)
(2) Over three months through 12 months		A550		M.2.a.(2)
(3) Over one year through three years		A551		M.2.a.(3)
(4) Over three years through five years		A552		M.2.a.(4)
(5) Over five years through 15 years		A553		M.2.a.(5)
(6) Over 15 years		A554		M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{3,5}				
(1) Three months or less		A555		M.2.b.(1)
(2) Over three months through 12 months		A556		M.2.b.(2)
(3) Over one year through three years		A557		M.2.b.(3)
(4) Over three years through five years		A558		M.2.b.(4)
(5) Over five years through 15 years		A559		M.2.b.(5)
(6) Over 15 years		A560		M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁶				
(1) Three years or less		A561		M.2.c.(1)
(2) Over three years.....		A562		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).....		A248		M.2.d.
→3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ..		1778		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		8782		M.4.a.
b. Fair value		8783		M.4.b.

Memorandum item 3 is to be completed semiannually in the June and December reports only.

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.¹</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838		B839		B840		B841		M.5.a.
b. Home equity lines.....	B842		B843		B844		B845		M.5.b.
c. Automobile loans.....	B846		B847		B848		B849		M.5.c.
d. Other consumer loans..	B850		B851		B852		B853		M.5.d.
e. Commercial and industrial loans									
	B854		B855		B856		B857		M.5.e.
f. Other	B858		B859		B860		B861		M.5.f.

1. The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.



Schedule RC-B—Continued

Memoranda—Continued

Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.¹

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348		G349		G350		G351		M.6.a.
b. Trust preferred securities issued by real estate investment trusts	G352		G353		G354		G355		M.6.b.
c. Corporate and similar loans	G356		G357		G358		G359		M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360		G361		G362		G363		M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G364		G365		G366		G367		M.6.e.
f. Diversified (mixed) pools of structured financial products	G368		G369		G370		G371		M.6.f.
g. Other collateral or reference assets	G372		G373		G374		G375		M.6.g.

1. The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹		(Column B) To Be Completed by All Banks	
			RCON	Amount
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans		F158		1.a.(1)
(2) Other construction loans and all land development and other land loans		F159		1.a.(2)
b. Secured by farmland (including farm residential and other improvements)		1420		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		1797		1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens		5367		1.c.(2)(a)
(b) Secured by junior liens		5368		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties		1460		1.d.
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties		F160		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties		F161		1.e.(2)
2. Loans to depository institutions and acceptances of other banks		1288		2.
a. To commercial banks in the U.S.	B531			2.a.
b. To other depository institutions in the U.S.	B534			2.b.
c. To banks in foreign countries	B535			2.c.
3. Loans to finance agricultural production and other loans to farmers		1590		3.
4. Commercial and industrial loans		1766		4.
a. To U.S. addressees (domicile)	1763			4.a.
b. To non-U.S. addressees (domicile)	1764			4.b.
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards		B538		6.a.
b. Other revolving credit plans		B539		6.b.
c. Automobile loans		K137		6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)		K207		6.d.
7. Not applicable				
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.		2107		8.

1. The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454		9.a.
b. Other loans			J464		9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545				9.b.(1)
(2) All other loans (exclude consumer loans)	J451				9.b.(2)
10. Lease financing receivables (net of unearned income)			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162				10.a.
b. All other leases	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			2122		12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	K158		M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K159		M.1.a.(2)
b. Loans secured by 1–4 family residential properties	F576		M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160		M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K162		M.1.d.(2)
e. Commercial and industrial loans	K256		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets¹ (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>			
(1) To U.S. addressees (domicile)	K163		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K164		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165		M.1. f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland	K166		M.1. f.(1)
(2) and (3) Not applicable			

1. The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	K098				M.1. f.(4)(a)
(b) Automobile loans	K203				M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204				M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:¹</i>					
• Banks with \$300 million or more in total assets					
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans					
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above.....	K168				M.1. f.(5)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f)			HK25		M.1.g.
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), column B) with a remaining maturity or next repricing date of: ^{2, 3}					
(1) Three months or less		A564			M.2.a.(1)
(2) Over three months through 12 months		A565			M.2.a.(2)
(3) Over one year through three years		A566			M.2.a.(3)
(4) Over three years through five years		A567			M.2.a.(4)
(5) Over five years through 15 years		A568			M.2.a.(5)
(6) Over 15 years		A569			M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: ^{2, 4}					
(1) Three months or less		A570			M.2.b.(1)
(2) Over three months through 12 months		A571			M.2.b.(2)
(3) Over one year through three years		A572			M.2.b.(3)
(4) Over three years through five years		A573			M.2.b.(4)
(5) Over five years through 15 years		A574			M.2.b.(5)
(6) Over 15 years		A575			M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)			A247		M.2.c.

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

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

3. 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), column B.

4. 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, column B, 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), column B.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B ¹ ..	2746		M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)	5370		M.4.
5. <i>To be completed by banks with \$300 million or more in total assets:</i> ² Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....	B837		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a	C391		M.6.
<i>Memorandum items 7.a, 7.b, 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only. Memorandum item 7 is to be completed by all banks.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780		M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....	F230		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential propertie	F231		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....	F232		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))	F577		M.9.
10. and 11. Not applicable			

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

2. The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091		G092		G093		M.12.a.
b. Commercial and industrial loans	G094		G095		G096		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097		G098		G099		M.12.c.
d. All other loans and all leases	G100		G101		G102		M.12.d.

	Dollar Amounts in Thousands		
	RCON	Amount	
Dollar Amounts in Thousands			
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.</i>			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B)	G376		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD G377		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases	RCON G378		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466		M.15.a.(1)
(2) Proprietary reverse mortgages	J467		M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468		M.15.b.(1)
(2) Proprietary reverse mortgages	J469		M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470		M.15.c.(1)
(2) Proprietary reverse mortgages	J471		M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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 4,¹ have *original amounts* of \$100,000 or less (If your bank has no loans outstanding in *both* of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes	No
6999		

1.

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

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

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

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

Number of Loans	
RCON	Number
5562	
5563	

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.)
- b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4¹ (Note: Item 4,¹ divided by the number of loans should NOT exceed \$100,000.).....

2.a.

2.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount <i>currently outstanding</i> of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With <i>original amounts</i> of \$100,000 or less	5564		5565		3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566		5567		3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	5568		5569		3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 ¹ (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 ¹):					
a. With <i>original amounts</i> of \$100,000 or less.....	5570		5571		4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572		5573		4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	5574		5575		4.c.

1. Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, Part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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

RCON	Yes		No
6860			

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.

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

Number of Loans	
RCON	Number
5576	
5577	

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.)

6.a.

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.)

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With <i>original amounts</i> of \$100,000 or less	5578		5579		7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	5580		5581		7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	5582		5583		7.c.
8. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less	5584		5585		8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	5586		5587		8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	5588		5589		8.c.

RC-D is to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

Schedule RC-D—Trading Assets and Liabilities

~~Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.~~

	Dollar Amounts in Thousands	RCON	Amount	
Assets				
1. U.S. Treasury securities		3531		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)		3532		2.
3. Securities issued by states and political subdivisions in the U.S.		3533		3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		G379		4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ (include CMOs, REMICs, and stripped MBS)		G380		4.b.
c. All other residential MBS		G381		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹		K197		4.d.
e. All other commercial MBS		K198		4.e.
5. Other debt securities:				
a. Structured financial products:		XXXX		5.a
(1) Cash		G383		5.a.(1)
(2) Synthetic		G384		5.a.(2)
(3) Hybrid		G385		5.a.(3)
b. All other debt securities		G386		5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans	(1) Loans secured by 1-4 family residential properties	F604	XXXX	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	(2) All other loans secured by real estate	F605	XXXX	6.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		F606		6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens		F607		6.a.(3)(b)(1)
(2) Secured by junior liens		F611		6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties		F612		6.a.(4)
(5) Secured by nonfarm nonresidential properties		F613		6.a.(5)
b. Commercial and industrial loans		F614		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		XXXX		6.c
(1) Credit cards		F615		6.c.(1)
(2) Other revolving credit plans		F616		6.c.(2)
(3) Automobile loans		K199		6.c.(3)
(4) Other consumer loans		K210		6.c.(4)
d. Other loans		F618		6.d.
7. and 8. Not applicable				
9. Other trading assets		3541		9.
10. Not applicable				
11. Derivatives with a positive fair value		3543		11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)		3545		12.
Liabilities				
13. a. Liability for short positions		3546		13.a.
b. Other trading liabilities		F624		13.b.
14. Derivatives with a negative fair value		3547		14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)		3548		15.

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).

Schedule RC-D—Continued

Memoranda

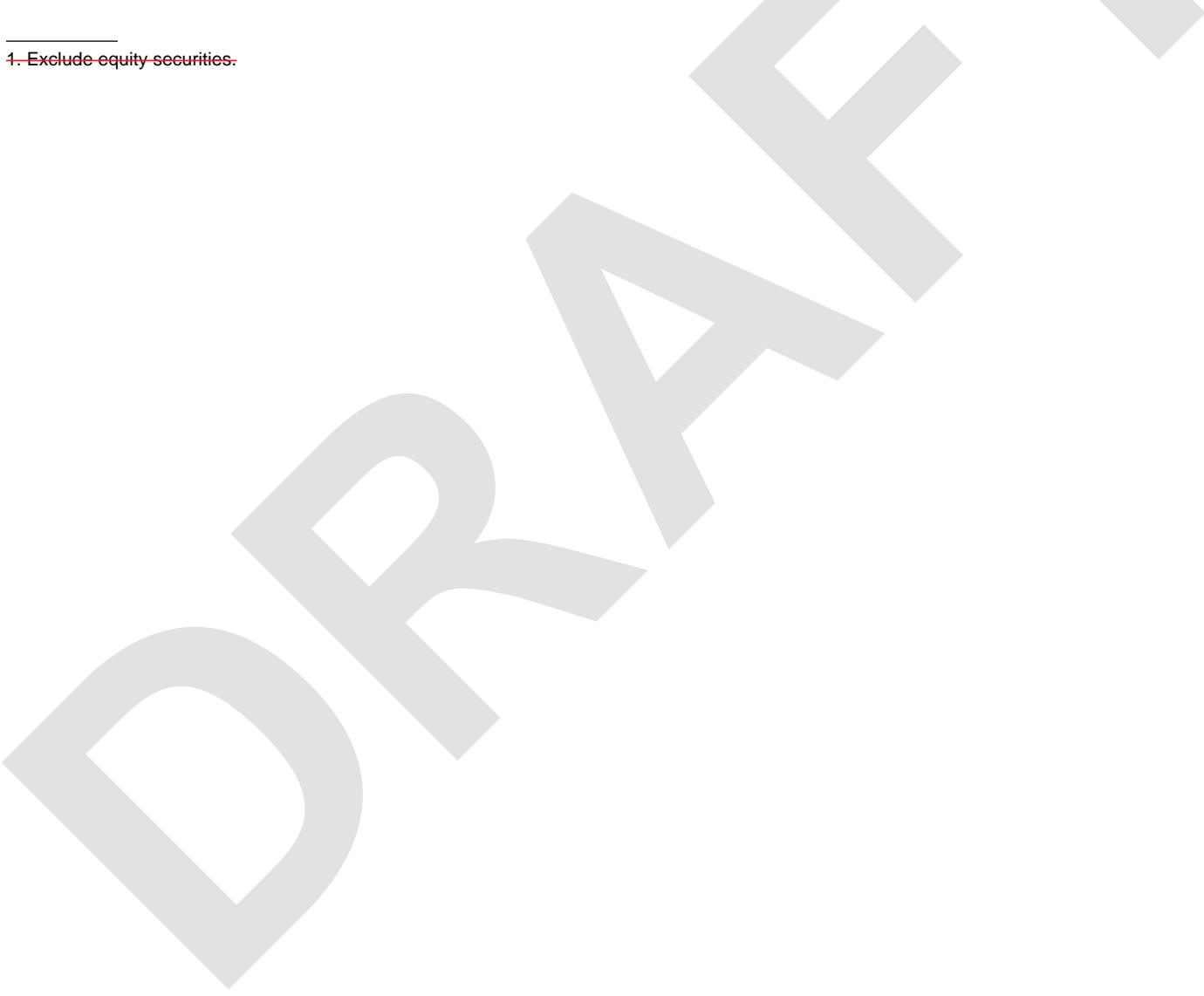
	Dollar Amounts in Thousands	RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				
				(1) Loans secured by 1-4 family residential properties
				(2) All other loans secured by real estate
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans	F625	XXXX		M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F626	XXXX		M.1.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F627			M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens	F628			M.1.a.(3)(b)(1)
(2) Secured by junior liens	F629			M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F630			M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	F631			M.1.a.(5)
b. Commercial and industrial loans	F632			M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		XXXX		M.1.c
(1) Credit cards	F633			M.1.c.(1)
(2) Other revolving credit plans	F634			M.1.c.(2)
(3) Automobile loans	K200			M.1.c.(3)
(4) Other consumer loans	K211			M.1.c.(4)
d. Other loans	F636			M.1.d.
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value	F639			M.2.a.
b. Unpaid principal balance	F640			M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):				
a. Trust preferred securities issued by financial institutions	G299			M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332			M.3.b.
c. Corporate and similar loans	G333			M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334			M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335			M.3.e.
f. Diversified (mixed) pools of structured financial products	G651			M.3.f.
g. Other collateral or reference assets	G652			M.3.g.
4. Pledged trading assets:				
a. Pledged securities	G387			M.4.a.
b. Pledged loans	G388			M.4.b.
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>				
5. Asset-backed securities:				
a. Credit card receivables	F643			M.5.a.
b. Home equity lines	F644			M.5.b.
c. Automobile loans	F645			M.5.c.
d. Other consumer loans	F646			M.5.d.
e. Commercial and industrial loans	F647			M.5.e.
f. Other	F648			M.5.f.
6. Retained beneficial interests in securitizations (first loss or equity tranches)	F651			M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):				
a. Readily determinable fair values	F652			M.7.a.
b. Other	F653			M.7.b.
8. Loans pending securitization	F654			M.8.

Schedule RC-D—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	RCON	Amount	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item):¹					
a.	TEXT F655		F655		M.9.a.
b.	TEXT F656		F656		M.9.b.
c.	TEXT F657		F657		M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a.	TEXT F658		F658		M.10.a.
b.	TEXT F659		F659		M.10.b.
c.	TEXT F660		F660		M.10.c.

~~1. Exclude equity securities.~~



Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549				B550		1.
2. U.S. Government	2202				2520		2.
3. States and political subdivisions in the U.S.	2203				2530		3.
4. Commercial banks and other depository institutions in the U.S.	B551				B552		4.
5. Banks in foreign countries	2213				2236		5.
6. Foreign governments and official institutions (including foreign central banks)	2216				2377		6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		2210		2385		7.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		M.1.a.
b. Total brokered deposits	2365		M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)²	HK05		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)	HK06		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)	K220		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)	5590		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223		M.1. f.

1. Includes interest-bearing and noninterest-bearing demand deposits.
2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 through \$250,000	J473				M.2.c.
d. Total time deposits of more than \$250,000	J474				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	F233				M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: ^{1, 2}					
(1) Three months or less	HK07				M.3.a.(1)
(2) Over three months through 12 months	HK08				M.3.a.(2)
(3) Over one year through three years	HK09				M.3.a.(3)
(4) Over three years	HK10				M.3.a.(4)
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	HK11				M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: ^{1, 4}					
(1) Three months or less	HK12				M.4.a.(1)
(2) Over three months through 12 months	HK13				M.4.a.(2)
(3) Over one year through three years	HK14				M.4.a.(3)
(4) Over three years	HK15				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	K222				M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	Yes		No	
	P752				M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets⁵ that answered "Yes" to Memorandum item 5 above.

	Dollar Amounts in Thousands		RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753				M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754				M.6.b.

- Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- 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.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	P756		M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757		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	P758		M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759		M.7.b.(2)



Schedule RC-F—Other Assets

		Dollar Amounts in Thousands	RCON	Amount	
1.	Accrued interest receivable ¹		B556		1.
2.	Net deferred tax assets ²		2148		2.
3.	Interest-only strips receivable (not in the form of a security) ³ on:				
a.	Mortgage loans		A519	XXXX	3.a.
b.	Other financial assets		A520		3.b.
4.	Equity securities that DO NOT have readily determinable fair values ⁴		1752		4.
5.	Life insurance assets: investments without				
a.	General account life insurance assets		K201		5.a.
b.	Separate account life insurance assets		K202		5.b.
c.	Hybrid account life insurance assets		K270		5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)		2168		6.
a.	Prepaid expenses	2166			6.a.
b.	Repossessed personal property (including vehicles)	1578			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading	C010			6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436			6.d.
d.	FDIC loss-sharing indemnification assets	J448			6.d.
e.	Computer software	FT33			6.e.
f.	Accounts receivable	FT34			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans	FT35			6.g.
h.	TEXT 3549	3549			6.h.
i.	TEXT 3550	3550			6.i.
j.	TEXT 3551	3551			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160		7.

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands	RCON	Amount	
1.	a. Interest accrued and unpaid on deposits ¹		3645		1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)		3646		1.b.
2.	Net deferred tax liabilities ²		3049		2.
3.	Allowance for credit losses on off-balance-sheet credit exposures		B557		3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)		2938		4.
a.	Accounts payable	3066			4.a.
b.	Deferred compensation liabilities	C011			4.b.
c.	Dividends declared but not yet payable	2932			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading ..	C012			4.d.
e.	TEXT 3552	3552			4.e.
f.	TEXT 3553	3553			4.f.
g.	TEXT 3554	3554			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		2930		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."

Schedule RC-K—Quarterly Averages¹

	Dollar Amounts in Thousands	RCON	Amount	
Assets				
1. Interest-bearing balances due from depository institutions		3381		1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities)		B558		2.
3. Mortgage-backed securities ²		B559		3.
4. All other debt securities ² and equity securities with readily determinable fair values not held for trading purposes ³		B560		4.
5. Federal funds sold and securities purchased under agreements to resell		3365		5.
6. Loans:				
a. Total loans		3360		6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties		3465		6.b.(1)
(2) All other loans secured by real estate		3466		6.b.(2)
c. Commercial and industrial loans		3387		6.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards		B561		6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562		6.d.(2)
7. To be completed by banks with \$100 million or more in total assets.⁴ Trading assets		3401		7.
8. Lease financing receivables (net of unearned income)		3484		8.
9. Total assets ⁵		3368		9.
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		3485		10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs)		B563		11.a.
b. Time deposits of \$250,000 or less		HK16		11.b.
c. Time deposits of more than \$250,000		HK17		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase		3353		12.
13. To be completed by banks with \$100 million or more in total assets.⁴ Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		3355		13.

Memorandum

	Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 1 is to be completed by:</i> ⁴				
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans. 				
1. Loans to finance agricultural production and other loans to farmers		3386		M.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).
- Quarterly averages for all debt securities should be based on amortized cost.
- ~~Quarterly averages for all equity securities should be based on historical cost.~~
- 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, 2017, Report of Condition.
- ~~The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.~~

Replace footnotes 3 and 5 with INSERT B

INSERT B

SCHEDULE RC-K, REVISED FOOTNOTES 3 AND 5 FOR ITEMS 4 AND 9

³ For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For institutions that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

⁵ The quarterly average for total assets should reflect securities not held for trading as follows:

- Debt securities at amortized cost.
- For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have *not* adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value.
- For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have *not* adopted ASU 2016-01, equity investments without readily determinable fair values at historical cost.

Schedule RC-L—Derivatives and 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.

Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.

Dollar Amounts in Thousands

	RCON	Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines	3814		1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>			
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....	J477	XXXX	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J478		1.a.(2)
b. Credit card lines.....	3815		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹ (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>			
(1) Unused consumer credit card lines	J455		1.b.(1)
(2) Other unused credit card lines.....	J456		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1–4 family residential construction loan commitments	F164		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165		1.c.(1)(b)
(2) NOT secured by real estate	6550		1.c.(2)
d. Securities underwriting.....	3817		1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457		1.e.(1)
(2) Loans to financial institutions	J458		1.e.(2)
(3) All other unused commitments	J459		1.e.(3)
2. Financial standby letters of credit.....	3819		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>			
a. Amount of financial standby letters of credit conveyed to others.....	3820		2.a.
3. Performance standby letters of credit	3821		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>			
a. Amount of performance standby letters of credit conveyed to others	3822		3.a.
4. Commercial and similar letters of credit.....	3411		4.
5. Not applicable			
6. Securities lent and borrowed:			
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433		6.a.
b. Securities borrowed.....	3432		6.b.
7. Credit derivatives:			
a. Notional amounts:			
(1) Credit default swaps	C968	C969	7.a.(1)
(2) Total return swaps	C970	C971	7.a.(2)
(3) Credit options	C972	C973	7.a.(3)
(4) Other credit derivatives.....	C974	C975	7.a.(4)

1. The asset-size test and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2017, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCON	Amount		
	RCON	Amount	RCON	Amount				
7. b. Gross fair values:								
(1) Gross positive fair value.....	C219		C221				7.b.(1)	
(2) Gross negative fair value	C220		C222				7.b.(2)	
7. c. Notional amounts by regulatory capital treatment: ¹					RCON	Amount		
(1) Positions covered under the Market Risk Rule:								
(a) Sold protection	G401						7.c.(1)(a)	
(b) Purchased protection.....	G402						7.c.(1)(b)	
(2) All other positions:								
(a) Sold protection	G403						7.c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404						7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405						7.c.(2)(c)	
	Remaining Maturity of:							
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years			
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount		
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection: ²								
(a) Investment grade	G406		G407		G408		7.d.(1)(a)	
(b) Subinvestment grade.....	G409		G410		G411		7.d.(1)(b)	
(2) Purchased credit protection: ³								
(a) Investment grade	G412		G413		G414		7.d.(2)(a)	
(b) Subinvestment grade.....	G415		G416		G417		7.d.(2)(b)	
8. Spot foreign exchange contracts Not applicable					RCON	Amount		
					8765		8.	
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") ..					3430		9.	
a. Not applicable								
b. Commitments to purchase when-issued securities		3434					9.b.	
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf			C978				9.c.	
d. <small>TEXT 3555</small>			3555				9.d.	
e. <small>TEXT 3556</small>			3556				9.e.	
f. <small>TEXT 3557</small>			3557				9.f.	
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital"):					5591		10.	
a. Commitments to sell when-issued securities		3435					10.a.	
b. <small>TEXT 5592</small>			5592				10.b.	
c. <small>TEXT 5593</small>			5593				10.c.	
d. <small>TEXT 5594</small>			5594				10.d.	
e. <small>TEXT 5595</small>			5595				10.e.	

1. Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
2. Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
3. Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L—Continued

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

		Dollar Amounts in Thousands		RCON	Amount
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank.....				C223	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....				C224	11.b.
		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts					
		RCON 8693	RCON 8694	RCON 8695	RCON 8696
		RCON 8697	RCON 8698	RCON 8699	RCON 8700
b. Forward contracts					
c. Exchange-traded option contracts:					
(1) Written options.....					
		RCON 8701	RCON 8702	RCON 8703	RCON 8704
		RCON 8705	RCON 8706	RCON 8707	RCON 8708
(2) Purchased options					
d. Over-the-counter option contracts:					
(1) Written options.....					
		RCON 8709	RCON 8710	RCON 8711	RCON 8712
		RCON 8713	RCON 8714	RCON 8715	RCON 8716
(2) Purchased options					
e. Swaps					
13. Total gross notional amount of derivative contracts held for trading					
		RCON A126	RCON A127	RCON 8723	RCON 8724
14. Total gross notional amount of derivative contracts held for purposes other than trading					
a. Interest rate swaps where the bank has agreed to pay a fixed rate					
		RCON A589			
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value					
		RCON 8733	RCON 8734	RCON 8735	RCON 8736
(2) Gross negative fair value					
		RCON 8737	RCON 8738	RCON 8739	RCON 8740
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value					
		RCON 8741	RCON 8742	RCON 8743	RCON 8744
(2) Gross negative fair value					
		RCON 8745	RCON 8746	RCON 8747	RCON 8748

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.¹

	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
16. Dollar Amounts in Thousands										
a. Over-the-counter derivatives:										
a. Net current credit exposure	G418		G419		G420		G421		G422	
b. Fair value of collateral										16.a.
(1) Cash—U.S. dollar	G423		G424		G425		G426		G427	16.b.(1)
(2) Cash—Other currencies	G428		G429		G430		G431		G432	16.b.(2)
(3) U.S. Treasury securities	G433		G434		G435		G436		G437	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438		G439		G440		G441		G442	16.b.(4)
(5) Corporate bonds	G443		G444		G445		G446		G447	16.b.(5)
(6) Equity securities	G448		G449		G450		G451		G452	16.b.(6)
(7) All other collateral	G453		G454		G455		G456		G457	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458		G459		G460		G461		G462	16.b.(8)

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests		6164		1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165			1.b.
2.	Intangible assets other than goodwill :				
a.	Mortgage servicing assets		3164		2.a.
(1)	Estimated fair value of mortgage servicing assets	A590			2.a.(1)
b.	Purchased credit card relationships and nonmortgage servicing assets Goodwill		3163		2.b.
c.	All other identifiable intangible assets		5507		2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		2143		2.d.
3.	Other real estate owned:				
a.	Construction, land development, and other land		5508		3.a.
b.	Farmland		5509		3.b.
c.	1–4 family residential properties		5510		3.c.
d.	Multifamily (5 or more) residential properties		5511		3.d.
e.	Nonfarm nonresidential properties		5512		3.e.
f.	Foreclosed properties from "GNMA loans"		C979		3.f. *
g.	Total (sum of items 3.a through 3.e.) (must equal Schedule RC, item 7)		2150		3.g. 3.f.
4.	Cost of equity securities with readily determinable fair values not held for trading. ⁵		XXXX		4.
5.	Other borrowed money:				
a.	Federal Home Loan Bank advances:				
(1)	Advances with a remaining maturity or next repricing date of: ¹				
(a)	One year or less		F055		5.a.(1)(a)
(b)	Over one year through three years		F056		5.a.(1)(b)
(c)	Over three years through five years		F057		5.a.(1)(c)
(d)	Over five years		F058		5.a.(1)(d)
(2)	Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ²		2651		5.a.(2)
(3)	Structured advances (included in items 5.a.(1)(a)–(d) above)		F059		5.a.(3)
b.	Other borrowings:				
(1)	Other borrowings with a remaining maturity or next repricing date of: ³				
(a)	One year or less		F060		5.b.(1)(a)
(b)	Over one year through three years		F061		5.b.(1)(b)
(c)	Over three years through five years		F062		5.b.(1)(c)
(d)	Over five years		F063		5.b.(1)(d)
(2)	Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴		B571		5.b.(2)
c.	Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)		3190		5.c.

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

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

* Amounts previously reported in item 3.f (MDRM RCONC979) will be included in item 3.c.

Schedule RC-M—Continued

		Dollar Amounts in Thousands				
		RCON	Yes		No	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?	B569				
		RCON	Amount			
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570				
8. Internet website addresses and physical office trade names:						
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):						
		TEXT 4087	http:// _____			
8.a.						
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹						
(1)	TE01 N528	http:// _____				8.b.(1)
(2)	TE02 N528	http:// _____				8.b.(2)
(3)	TE03 N528	http:// _____				8.b.(3)
(4)	TE04 N528	http:// _____				8.b.(4)
(5)	TE05 N528	http:// _____				8.b.(5)
(6)	TE06 N528	http:// _____				8.b.(6)
(7)	TE07 N528	http:// _____				8.b.(7)
(8)	TE08 N528	http:// _____				8.b.(8)
(9)	TE09 N528	http:// _____				8.b.(9)
(10)	TE10 N528	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)	TE01 N529	_____				8.c.(1)
(2)	TE02 N529	_____				8.c.(2)
(3)	TE03 N529	_____				8.c.(3)
(4)	TE04 N529	_____				8.c.(4)
(5)	TE05 N529	_____				8.c.(5)
(6)	TE06 N529	_____				8.c.(6)
<i>Item 9 is to be completed annually in the December report only.</i>						
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	RCON	Yes		No	
		4088				
10. Secured liabilities:						
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)						
		RCON	Amount			
		F064				
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))						
		F065				
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....						
		RCON	Yes		No	
		G463				
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?						
		G464				

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate:			
(a) Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	K169		13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170		13.a.(1)(a)(2)
(b) Secured by farmland	K171		13.a.(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	K172		13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:			
(a) Secured by first liens	K173		13.a.(1)(c)(2)(a)
(b) Secured by junior liens	K174		13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	K175		13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176		13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177		13.a.(1)(e)(2)
(2) through (4) Not applicable			
(5) All other loans and all leases	K183		13.a.(5)

Schedule RC-M—Continued

Items 14.a and 14.b are to be completed annually in the December report only.

Dollar Amounts in Thousands

	RCON	Amount	
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land	K187		13.b.(1)
(2) Farmland	K188		13.b.(2)
(3) 1–4 family residential properties	K189		13.b.(3)
(4) Multifamily (5 or more) residential properties.....	K190		13.b.(4)
(5) Nonfarm nonresidential properties	K191		13.b.(5)
(6) Not applicable			
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	K192		13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461		13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462		13.d.
→14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries ¹	K193		14.a.
b. Total assets of captive reinsurance subsidiaries ¹	K194		14.b.

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

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCON	Number		
	L133			15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		Yes	No	
	L135			15.b.

1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

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

16. International remittance transfers offered to consumers:¹

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

RCON	Yes		No	
N517				16.a.(1)
N518				16.a.(2)
N519				16.a.(3)
N520				16.a.(4)

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

RCON	Yes	No	
N521			16.b.

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

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

RCON	Number	
N522		16.c.

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

(1) Estimated number of international remittance transfers	N523		16.d.(1)
		Amount	
(2) Estimated dollar value of international remittance transfers	N524		16.d.(2)
		Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	N527		16.d.(3)

1. Report information about international electronic transfers of funds offered to consumers in the United States that:

- (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
- (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans....	F172		F174		F176		1.a.(1)
(2) Other construction loans and all land development and other land loans	F173		F175		F177		1.a.(2)
b. Secured by farmland	3493		3494		3495		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.....	5398		5399		5400		1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236		C237		C229		1.c.(2)(a)
(b) Secured by junior liens.....	C238		C239		C230		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499		3500		3501		1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178		F180		F182		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179		F181		F183		1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....	B834		B835		B836		2.
3. Not applicable							
4. Commercial and industrial loans.....	1606		1607		1608		4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575		B576		B577		5.a.
b. Automobile loans	K213		K214		K215		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216		K217		K218		5.c.
6. Not applicable							
7. All other loans ¹	5459		5460		5461		7.
8. Lease financing receivables	1226		1227		1228		8.
9. Total loans and leases (sum of items 1 through 8) ..	1406		1407		1403		9.

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

Schedule RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505		3506		3507		10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036		K037		K038		11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039		K040		K041		11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042		K043		K044		11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans	K045		K046		K047		12.a.(1)(a)
(b) Other construction loans and all land development and other land loans	K048		K049		K050		12.a.(1)(b)
(2) Secured by farmland	K051		K052		K053		12.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	K054		K055		K056		12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens	K057		K058		K059		12.a.(3)(b)(1)
(2) Secured by junior liens	K060		K061		K062		12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	K063		K064		K065		12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066		K067		K068		12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069		K070		K071		12.a.(5)(b)
b. through d. Not applicable							

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCN	Amount	RCN	Amount	RCN	Amount	
12. e. All other loans and all leases	K087		K088		K089		12. e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss- sharing agreements.....	K102		K103		K104		12. f.

DRAFT

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	K105		K106		K107		M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108		K109		K110		M.1.a.(2)
b. Loans secured by 1–4 family residential properties	F661		F662		F663		M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111		K112		K113		M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114		K115		K116		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117		K118		K119		M.1.d.(2)
e. Commercial and industrial loans	K257		K258		K259		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>							
(1) To U.S. addressees (domicile)	K120		K121		K122		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123		K124		K125		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126		K127		K128		M.1. f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland	K130		K131		K132		M.1. f.(1)
(2) and (3) Not applicable							

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

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274		K275		K276		M.1. f.(4)(a)
(b) Automobile loans	K277		K278		K279		M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280		K281		K282		M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:¹</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above	K138		K139		K140		M.1. f.(5)
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of Memorandum items 1.a.(1) through 1.e plus 1.f)²	HK26		HK27		HK28		M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		6559		6560		M.2.
3. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:¹</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248		1249		1250		M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380		5381		5382		M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above.....	1254		1255		1256		M.3.c.

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

2. Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166		F167		F168		M.3.d.
<i>Memorandum item 4 is to be completed by:</i> ¹							
<ul style="list-style-type: none"> banks with \$300 million or more in total assets banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans: 							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594		1597		1583		M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale	C240		C241		C226		M.5.a.
b. Loans measured at fair value:							
(1) Fair value	F664		F665		F666		M.5.b.(1)
(2) Unpaid principal balance	F667		F668		F669		M.5.b.(2)

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

6. Not applicable

7. Additions to nonaccrual assets during the quarter *← previous six months*

8. Nonaccrual assets sold during the quarter *←*

RCON	Amount
C410	
C411	

M.7.
M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	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):							
a. Outstanding balance.....	L183		L184		L185		M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	L186		L187		L188		M.9.b.

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

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

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

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236		1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions		F237		2.
3. Not applicable				
4. Average consolidated total assets for the calendar quarter		K652		4.
a. Averaging method used				
(for daily averaging, enter 1, for weekly averaging, enter 2)	K653	Number		4.a.
			Amount	
5. Average tangible equity for the calendar quarter ¹		K654		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655		6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):				
a. One year or less		G465		7.a.
b. Over one year through three years		G466		7.b.
c. Over three years through five years		G467		7.c.
d. Over five years		G468		7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less		G469		8.a.
b. Over one year through three years		G470		8.b.
c. Over three years through five years		G471		8.c.
d. Over five years		G472		8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)		G803		9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a. Fully consolidated reciprocal brokered deposits		L190		9.a.
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?			Yes No	10.
K656				
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			Amount	
a. Banker's bank deduction		K657		10.a.
b. Banker's bank deduction limit		K658		10.b.
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? ..			Yes No	11.
K659				
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.²</i>			Amount	
a. Custodial bank deduction		K660		11.a.
b. Custodial bank deduction limit		K661		11.b.

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Amount					
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):									
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹									
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049		M.1.a.(1)				
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less		F050			M.1.a.(2)				
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹									
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000			F051		M.1.b.(1)				
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000		F052			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			F045		M.1.c.(1)				
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046			M.1.c.(2)				
d. Retirement deposit accounts of more than \$250,000: ¹									
(1) Amount of retirement deposit accounts of more than \$250,000			F047		M.1.d.(1)				
(2) Number of retirement deposit accounts of more than \$250,000		F048			M.1.d.(2)				
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>									
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) ³			5597		M.2.				
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:									
<table border="1"> <tr> <td>TEXT</td> <td></td> </tr> <tr> <td>A545</td> <td></td> </tr> </table>		TEXT		A545			RCON	FDIC Cert. No.	
TEXT									
A545									
			A545		M.3.				

4. and 5. Not applicable

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, 2017 Report of Condition.
3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			
a. Special mention	K663		M.6.a.
b. Substandard	K664		M.6.b.
c. Doubtful	K665		M.6.c.
d. Loss	K666		M.6.d.
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1–4 family residential mortgage loans	N025		M.7.a.
b. Securitizations of nontraditional 1–4 family residential mortgage loans	N026		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027		M.8.a.
b. Securitizations of higher-risk consumer loans	N028		M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities	N029		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030		M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	K676		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	K669		M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)	K678		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	N177		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178		M.13.b.
c. Closed-end loans secured by first liens on 1–4 family residential properties	N179		M.13.c.
d. Closed-end loans secured by junior liens on 1–4 family residential properties and revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	N180		M.13.d.
e. Commercial and industrial loans	N181		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183		M.13.g.
h. Non-agency residential mortgage-backed securities	M963		M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure	K673		M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674		M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189		M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194		M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	L195		M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196		M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	L197		M.17.d.

DRAFT

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

	Two-Year Probability of Default (PD)									
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)		
	≤ 1% Amount	1.01–4% Amount	4.01–7% Amount	7.01–10% Amount	10.01–14% Amount	14.01–16% Amount	16.01–18% Amount	18.01–20% Amount		
Dollar Amounts in Thousands										
18. Outstanding balance of 1–4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:										
a. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCON M964	RCON M965	RCON M966	RCON M967	RCON M968	RCON M969	RCON M970	RCON M971		
b. Closed-end loans secured by first liens on 1–4 family residential properties	RCON M979	RCON M980	RCON M981	RCON M982	RCON M983	RCON M984	RCON M985	RCON M986		
c. Closed-end loans secured by junior liens on 1–4 family residential properties	RCON M994	RCON M995	RCON M996	RCON M997	RCON M998	RCON M999	RCON N001	RCON N002		M. 18.a.
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON N010	RCON N011	RCON N012	RCON N013	RCON N014	RCON N015	RCON N016	RCON N017		M. 18.b.
e. Credit cards	RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046	RCON N047		M. 18.c.
f. Automobile loans	RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061	RCON N062		M. 18.d.
g. Student loans	RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076	RCON N077		M. 18.e.
h. Other consumer loans and revolving credit plans other than credit cards	RCON N085	RCON N086	RCON N087	RCON N088	RCON N089	RCON N090	RCON N091	RCON N092		M. 18.f.
i. Consumer leases	RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106	RCON N107		M. 18.g.
j. Total	RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121	RCON N122		M. 18.h.

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

	Two-Year Probability of Default (PD)										(Column O) PDs Were Derived Using ¹ Number	
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)						
	20.01–22% Amount	22.01–26% Amount	26.01–30% Amount	> 30% Amount	Unscoreable Amount	Total Amount						
Dollar Amounts in Thousands												
18. Outstanding balance of 1–4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:												
a. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCON M972	RCON M973	RCON M974	RCON M975	RCON M976	RCON M977					RCON M978	
b. Closed-end loans secured by first liens on 1–4 family residential properties	RCON M987	RCON M988	RCON M989	RCON M990	RCON M991	RCON M992					RCON M993	
c. Closed-end loans secured by junior liens on 1–4 family residential properties	RCON N003	RCON N004	RCON N005	RCON N006	RCON N007	RCON N008					RCON N009	
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON N018	RCON N019	RCON N020	RCON N021	RCON N022	RCON N023					RCON N024	
e. Credit cards	RCON N048	RCON N049	RCON N050	RCON N051	RCON N052	RCON N053					RCON N054	
f. Automobile loans	RCON N063	RCON N064	RCON N065	RCON N066	RCON N067	RCON N068					RCON N069	
g. Student loans	RCON N078	RCON N079	RCON N080	RCON N081	RCON N082	RCON N083					RCON N084	
h. Other consumer loans and revolving credit plans other than credit cards	RCON N093	RCON N094	RCON N095	RCON N096	RCON N097	RCON N098					RCON N099	
i. Consumer leases	RCON N108	RCON N109	RCON N110	RCON N111	RCON N112	RCON N113					RCON N114	
j. Total	RCON N123	RCON N124	RCON N125	RCON N126	RCON N127	RCON N128						

1. For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale ¹				
a. Closed-end first liens		XXXX		1.
b. Closed-end junior liens		F067		1-b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F670		1-c.(1)
(2) Principal amount funded under the lines of credit		F671		1-c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²				
a. Closed-end first liens		XXXX		2.
b. Closed-end junior liens		F069		2-b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F672		2-c.(1)
(2) Principal amount funded under the lines of credit		F673		2-c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens		XXXX		3.
b. Closed-end junior liens		F071		3-b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F674		3-c.(1)
(2) Principal amount funded under the lines of credit		F675		3-c.(2)
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):				
a. Closed-end first liens		XXXX		4.
b. Closed-end junior liens		F073		4-b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F676		4-c.(1)
(2) Principal amount funded under the lines of credit		F677		4-c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):				
a. Closed-end 1-4 family residential mortgage loans		RIAD		5.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit		XXXX		5-b.
		F560		
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens		RCON		6.
b. Closed-end junior liens		XXXX		6-b.
		F679		
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit		F680		6-c.(1)
(2) Principal amount funded under the lines of credit		F681		6-c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191		7.a.
b. For representations and warranties made to other parties		L192		7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)		M288		7.c.

1. The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

¹ Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

- ← (1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
- (2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands										
Assets										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading purposes ¹	XXXX		G474		G475		G476		G477	
2. Available-for-sale securities and securities purchased under agreements to resell	G478		G479		G480		G481		G482	
3. Loans and leases held for sale	G483		G484		G485		G486		G487	
4. Loans and leases held for investment	G488		G489		G490		G491		G492	
5. Trading assets:										
a. Derivative assets	3543		G493		G494		G495		G496	
b. Other trading assets	G497		G498		G499		G500		G501	
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above)	F240		F684		F692		F241		F242	
6. All other assets	G391		G392		G395		G396		G804	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502		G503		G504		G505		G506	
Liabilities										
8. Deposits	F252		F686		F694		F253		F254	
9. Available-for-sale securities and securities purchased under agreements to repurchase	G507		G508		G509		G510		G511	
10. Trading liabilities:										
a. Derivative liabilities	3547		G512		G513		G514		G515	
b. Other trading liabilities	G516		G517		G518		G519		G520	
11. Available-for-sale securities	G524		G522		G523		G524		G525	
12. Available-for-sale debt securities and debentures	G526		G527		G528		G529		G530	
13. All other liabilities	G805		G806		G807		G808		G809	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531		G532		G533		G534		G535	

¹ For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Memoranda										
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25 percent of item 6):										
a. Mortgage servicing assets	G536		G537		G538		G539		G540	
b. Nontrading derivative assets	G541		G542		G543		G544		G545	
c. <small>TEXT</small> G546	G546		G547		G548		G549		G550	M.1.a.
d. <small>TEXT</small> G551	G551		G552		G553		G554		G555	M.1.b.
e. <small>TEXT</small> G556	G556		G557		G558		G559		G560	M.1.c.
f. <small>TEXT</small> G561	G561		G562		G563		G564		G565	M.1.d.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25 percent of item 13):										
a. Loan commitments (not accounted for as derivatives)	F261		F689		F697		F262		F263	M.2.a.
b. Nontrading derivative liabilities	G566		G567		G568		G569		G570	M.2.b.
c. <small>TEXT</small> G571	G571		G572		G573		G574		G575	M.2.c.
d. <small>TEXT</small> G576	G576		G577		G578		G579		G580	M.2.d.
e. <small>TEXT</small> G581	G581		G582		G583		G584		G585	M.2.e.
f. <small>TEXT</small> G586	G586		G587		G588		G589		G590	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F578		M.3.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F579		M.3.a.(2)
(1) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	XXXX		M.3.a.(1)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	F581		M.3.a.(3)(b)(1)
(2) Secured by junior liens	F582		M.3.a.(3)(b)(2)
(2) All other loans secured by real estate	XXXX		M.3.a.(2)
(5) Secured by nonfarm nonresidential properties	F584		M.3.a.(5)
b. Commercial and industrial loans	F585		M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	XXXX		M.3.c.
(2) Other revolving credit plans	F587		M.3.c.(2)
(3) Automobile loans	K196		M.3.c.(3)
(4) Other consumer loans	K208		M.3.c.(4)
d. Other loans	F589		M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F590		M.4.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F591		M.4.a.(2)
(1) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	XXXX		M.4.a.(1)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	F593		M.4.a.(3)(b)(1)
(2) Secured by junior liens	F594		M.4.a.(3)(b)(2)
(2) All other loans secured by real estate	XXXX		M.4.a.(2)
(5) Secured by nonfarm nonresidential properties	F596		M.4.a.(5)
b. Commercial and industrial loans	F597		M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	XXXX		M.4.c.
(2) Other revolving credit plans	F599		M.4.c.(2)
(3) Automobile loans	K195		M.4.c.(3)
(4) Other consumer loans	K209		M.4.c.(4)
d. Other loans	F601		M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands	RCOA	Amount	
Common Equity Tier 1 Capital					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742		1.
			RCOA		
2.	Retained earnings	3632			2.
			RCOA		
3.	Accumulated other comprehensive income (AOCI).....		B530		3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)		0=No 1=Yes	RCOA P838	3.a.
			RCOA	Amount	
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital		P839		4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840		5.
Common Equity Tier 1 Capital: Adjustments and Deductions					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841		6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842		7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		P843		8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) ¹		P844		9.a.
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) ²		P845		9.b.
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		P846		9.c.
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) ...		P847		9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848		9.e.
f.	To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		P849		9.f.
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258		10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850		10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments		P851		11.
12.	Subtotal (item 5 minus items 6 through 11)		P852		12.

1. Institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

2. Item 9.b is to be completed only by institutions that have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands		
	RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853		13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854		14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855		15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856		16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857		17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) ...	P858		18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859		19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860		20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861		21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862		22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863		23.
24. LESS: Additional tier 1 capital deductions	P864		24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	8274		26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	P866		27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital	P867		28.
29. Total capital minority interest that is not included in tier 1 capital	P868		29.
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310		30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCOW		
	5310		30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital ³	RCOA		
	Q257		31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870		32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCOW		
	P870		32.b.
	RCOA		
33. LESS: Tier 2 capital deductions	P872		33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311		34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW		
	5311		34.b.
Total Capital			
35. a. Total capital (sum of items 26 and 34.a)	RCOA		
	3792		35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW		
	3792		35.b.

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

Schedule RC-R—Continued

Part I—Continued

		Dollar Amounts in Thousands		RCON	Amount	
Total Assets for the Leverage Ratio						
36.	Average total consolidated assets			3368		36.
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)			RCOA		37.
				P875		
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....			B596		38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)			A224		39.
Total Risk-Weighted Assets						
40. a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....			A223		40.a.
b.	(Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)			RCOW		40.b.
				A223		
Risk-Based Capital Ratios*						
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	(Column A)		(Column B)		41.
		RCOA	Percentage	RCOW	Percentage	
		P793		P793		
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206		7206		42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205		7205		43.
Leverage Capital Ratios*						
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA	Percentage	7204		44.
45.	Advanced approaches institutions only: Supplementary leverage ratio information:		Amount			
a.	Total leverage exposure	H015				45.a.
b.	Supplementary leverage ratio	H036				45.b.
Capital Buffer*						
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:	RCOA	Percentage			
a.	Capital conservation buffer.....	H311				46.a.
b.	(Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW	H312			46.b.
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:						
47.	Eligible retained income	RCOA	Amount			47.
48.	Distributions and discretionary bonus payments during the quarter.....	H314				48.

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
	Allocation by Risk-Weight Category									
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
2.b Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading										
Dollar Amounts in Thousands										
Balance Sheet Asset Categories²										
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398
2. Securities:										
a. Held-to-maturity securities.....	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400
b. Available-for-sale securities.....	RCON XXXX	RCON S402	RCON D967	RCON HJ76	RCON HJ77		RCON D968	RCON D969	RCON D970	RCON S403
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold.....	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411
b. Securities purchased under agreements to resell.....	RCON H171	RCON H172								
4. Loans and leases held for sale:										
a. Residential mortgage exposures.....	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417	
b. High volatility commercial real estate exposures.....	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421
c. Exposures past due 90 days or more or on nonaccrual ³	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429

1. For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations 12 CFR Part 324.
2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

2.b Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading

Dollar Amounts in Thousands

Balance Sheet Asset Categories (continued)

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250% ⁵ Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount	Application of Other Risk-Weighting Approaches ⁴ Exposure Amount	Risk-Weighted Asset Amount
1. Cash and balances due from depository institutions.....									
2. Securities:									
a. Held-to-maturity securities.....									
b. Available-for-sale securities.....	RCON H270	RCON S405		RCON S406				RCON H271	RCON H272
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									
b. Securities purchased under agreements to resell.....									
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....								RCON H273	RCON H274
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276
c. Exposures past due 90 days or more or on nonaccrual ⁶								RCON H277	RCON H278

4. 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.

5. Not applicable ~~100% risk weight is not applicable until the March 31, 2018, report date.~~

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								(Column I)	(Column J)
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%			
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):												
d. All other exposures.....	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437		
5. Loans and leases held for investment:												
a. Residential mortgage exposures.....	RCON S439	RCON S440	RCON H176				RCON S441	RCON S442	RCON S443			
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447		
c. Exposures past due 90 days or more or on nonaccrual ⁷	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455		
d. All other exposures....	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463		
6. LESS: Allowance for loan and lease losses	RCON 3123	RCON 3123										
7. Trading assets	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467		
8. All other assets ⁸	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185		
a. Separate account bank-owned life insurance												
b. Default fund contributions to central counterparties												

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250% ¹⁰ Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount	Exposure Amount	Risk-Weighted Asset Amount
	Allocation by Risk-Weight Category								
Dollar Amounts in Thousands									
4. Loans and leases held for sale (continued):									
d. All other exposures.....								RCON H279	RCON H280
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCON H281	RCON H282
b. High volatility commercial real estate exposures.....								RCON H283	RCON H284
c. Exposures past due 90 days or more or on nonaccrual ¹¹								RCON H285	RCON H286
d. All other exposures.....								RCON H287	RCON H288
6. LESS: Allowance for loan and lease losses									
7. Trading assets									
8. All other assets ¹²									
a. Separate account bank-owned life insurance								RCON H291	RCON H292
b. Default fund contributions to central counterparties								RCON H294	RCON H295
								RCON H296	RCON H297
								RCON H298	RCON H299

9. 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.

10. Not applicable. 50% risk weight is not applicable until the March 31, 2018, report date.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Gross-Up Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	Amount	Amount	Amount	Amount	Amount
b. Available-for-sale securities.....	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
c. Trading assets.....	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
d. All other on-balance sheet securitization exposures.....	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
10. Off-balance sheet securitization exposures.....	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
Dollar Amounts in Thousands	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
11. Total balance sheet assets ¹⁴	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91	Amount	RCON D988	RCON D989	RCON D990	RCON S503

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
Dollar Amounts in Thousands	250% ¹⁵	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
11. Total balance sheet assets ¹⁴	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300

13. Simplified Supervisory Formula Approach.
 14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.
 15. Not applicable. 250% risk-weight is not applicable until the March 31, 2018, report date.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹⁶	(Column B) Credit Equivalent Amount ¹⁷	Allocation by Risk-Weight Category							(Column J)	
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)¹⁸												
12. Financial standby letters of credit	RCON D991	1.0	RCON D992	RCON HJ92	RCON HJ93			RCON D994	RCON D995	RCON D996		RCON S511
13. Performance standby letters of credit and transaction-related contingent items	RCON D997	0.5	RCON D998					RCON G603	RCON G604	RCON G605		RCON S512
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606	0.2	RCON G607	RCON HJ94	RCON HJ95			RCON G609	RCON G610	RCON G611		RCON S513
15. Retained recourse on small business obligations sold with recourse	RCON G612	1.0	RCON G613					RCON G615	RCON G616	RCON G617		RCON S514

16. Credit conversion factor.

17. 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.

18. 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

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount ²⁰	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
Allocation by Risk-Weight Category										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands	RCON S515	RCON S516	RCON S517	RCON S518	RCON S519	RCON S520	RCON S521	RCON S522	RCON S523	RCON S524
16. Repo-style transactions ¹	1.0									
17. All other off-balance sheet liabilities	1.0									
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):										
a. Original maturity of one year or less....	RCON S525	RCON S526	RCON S527	RCON HJ96	RCON HJ97					RCON S531
b. Original maturity exceeding one year										
19. Unconditionally cancelable commitments.....										
20. Over-the-counter derivatives										
21. Centrally cleared derivatives										
22. Unsettled transactions (failed trades) ^{2c}										

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

Schedule RC-R—Continued

Part II—Continued

	(Column O) Allocation by Risk-Weight Category		(Column P)	(Column Q)	(Column R) Application of Other Risk-Weighting Approaches ²³		(Column S)
	625%	937.5%	Amount	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions ²⁴					RCON H301	RCON H302	
17. All other off-balance sheet liabilities							
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less							
b. Original maturity exceeding one year					RCON H303	RCON H304	
19. Unconditionally cancelable commitments							
20. Over-the-counter derivatives					RCON H307	RCON H308	
21. Centrally cleared derivatives							
22. Unsettled transactions (failed trades) ²⁵					RCON H309	RCON H310	

Dollar Amounts in Thousands

16.
17.
18.a.
18.b.
19.
20.
21.
22.

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

Schedule RC-R—Continued

Part II—Continued

Allocation by Risk-Weight Category									
(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)
0%	2%	4%	10%	20%	50%	100%	150%		
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands									
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	
24. Risk-weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	

Schedule RC-R—Continued

Part II—Continued

Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules Dollar Amounts in Thousands RCON Amount
G642

M. 1.

	Dollar Amounts in Thousands		With a remaining maturity of		RCON	Amount
	(Column A) One year or less	(Column B) Over one year through five years	(Column B) Over one year through five years	(Column C) Over five years		
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
2. Notional principal amounts of over-the-counter derivative contracts:						
a. Interest rate	S582		S583		S584	
b. Foreign exchange rate and gold	S585		S586		S587	
c. Credit (investment grade reference asset)	S588		S589		S590	
d. Credit (non-investment grade reference asset)	S591		S592		S593	
e. Equity	S594		S595		S596	
f. Precious metals (except gold)	S597		S598		S599	
g. Other	S600		S601		S602	
3. Notional principal amounts of centrally cleared derivative contracts:						
a. Interest rate	S603		S604		S605	
b. Foreign exchange rate and gold	S606		S607		S608	
c. Credit (investment grade reference asset)	S609		S610		S611	
d. Credit (non-investment grade reference asset)	S612		S613		S614	
e. Equity	S615		S616		S617	
f. Precious metals (except gold)	S618		S619		S620	
g. Other	S621		S622		S623	

M.2.a.
M.2.b.
M.2.c.
M.2.d.
M.2.e.
M.2.f.
M.2.g.
M.3.a.
M.3.b.
M.3.c.
M.3.d.
M.3.e.
M.3.f.
M.3.g.

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCON XXXX	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON XXXX
b. Subordinated securities and other residual interests	RCON C393	RCON C394	RCON C395	RCON C396	RCON C397	RCON C398	RCON C399
c. Standby letters of credit and other enhancements	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406
3. Not applicable unused commitments to provide liquidity to structures reported in item 1	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732
4. Past due loan amounts included in item 1:	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739
a. 30-89 days past due	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746
b. 90 days or more past due							
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
a. Charge-offs	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
b. Recoveries							

Schedule RC-S—Continued

Items 6 and 10 are to be completed by banks with \$10 billion or more in total assets.¹

Dollar Amounts in Thousands

6. Total amount of ownership (or seller's) interest carried as securities or loans

b. Loans (included in Schedule RC-C)

7. Past due loan amounts included in interests reported in item 6-a:

a. 30-89 days past due

b. 90 days or more past due

8. Charge-offs and recoveries on loan amounts included in interests reported in item 6-a (calendar year-to-date):

a. Charge-offs

b. Recoveries

For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions

9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements

10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCON-B761	RCON-B762			RCON-B763	RCON XXXX
	RCON-B500	RCON-B504			RCON-B502	
	RCON-B764	RCON-B765			RCON-B766	
	RCON-B767	RCON-B768			RCON-B769	
	RIAD-B770	RIAD-B771			RIAD-B772	
	RIAD-B773	RIAD-B774			RIAD-B775	
RCON B776	RCON-B777	RCON-B778	RCON-B779	RCON-B780	RCON-B784	RCON B782
RCON B783	RCON-B784	RCON-B785	RCON-B786	RCON-B787	RCON-B788	RCON B789

1. The asset size tests are based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-S—Continued

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Amount	Amount	Amount	Amount	Amount	Amount	Amount
RCON B790	RCON-B794	RCON-B792	RCON-B793	RCON-B794	RCON-B795	RCON B796
RCON B797	RCON-B798	RCON-B799	RCON-B800	RCON-B804	RCON-B802	RCON B803

Dollar Amounts in Thousands

Bank Asset Sales

- Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank 11.
- Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 12.

Memoranda

	Dollar Amounts in Thousands	RCON	Amount
1. <u>Not applicable</u> <u>bligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:</u>			
a. Outstanding principal balance.....		A249	
b. Amount of retained recourse on these obligations as of the report date.....		A250	
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	
c. Other financial assets (includes home equity lines) ¹		A591	
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	
3. Asset-backed commercial paper conduits: ²			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B806	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....		B807	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....		B809	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ³		C407	M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

2. Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with \$10 billion or more in total assets⁴.

3. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

4. The asset size tests are based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCON A345	Yes		No	1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346				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.)	B867				3.

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10 percent 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 \$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 complete:

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts					4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCON B872	RCON B873	RCON B874	RCON B875	5.a.
b. Employee benefit—defined benefit	RCON B876	RCON B877	RCON B878	RCON B879	5.b.
c. Other employee benefit and retirement-related accounts	RCON B880	RCON B881	RCON B882	RCON B883	5.c.
	RCON B884	RCON B885	RCON C001	RCON C002	5.c.
6. Corporate trust and agency accounts					6.
7. Investment management and investment advisory agency accounts	RCON B886	RCON J253	RCON B888	RCON J254	7.
8. Foundation and endowment trust and agency accounts	RCON J255	RCON J256	RCON J257	RCON J258	8.
	RCON B890	RCON B891	RCON B892	RCON B893	8.
9. Other fiduciary accounts					9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCON B894	RCON B895	RCON B896	RCON B897	10.

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
11. Custody and safekeeping accounts.....		RCON B898		RCON B899	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)....	RCON J259	RCON J260	RCON J261	RCON J262	13.

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904		14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....			B905		15.a.
b. Employee benefit—defined benefit.....			B906		15.b.
c. Other employee benefit and retirement-related accounts.....			B907		15.c.
16. Corporate trust and agency accounts.....			A479		16.
17. Investment management and investment advisory agency accounts.....			J315		17.
18. Foundation and endowment trust and agency accounts.....			J316		18.
19. Other fiduciary accounts.....			A480		19.
20. Custody and safekeeping accounts.....			B909		20.
21. Other fiduciary and related services income.....			B910		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070		22.
23. Less: Expenses.....			C058		23.
24. Less: Net losses from fiduciary and related services.....			A488		24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911		25.
26. Net fiduciary and related services income.....			A491		26.

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263		J264		J265		M.1.a.
b. Interest-bearing deposits.....	J266		J267		J268		M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269		J270		J271		M.1.c.
d. State, county, and municipal obligations.....	J272		J273		J274		M.1.d.
e. Money market mutual funds.....	J275		J276		J277		M.1.e.
f. Equity mutual funds.....	J278		J279		J280		M.1.f.
g. Other mutual funds.....	J281		J282		J283		M.1.g.
h. Common trust funds and collective investment funds.....	J284		J285		J286		M.1.h.
i. Other short-term obligations.....	J287		J288		J289		M.1.i.
j. Other notes and bonds.....	J290		J291		J292		M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293		J294		J295		M.1.k.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. l. Other common and preferred stocks	J296		J297		J298		M.1. l.
m. Real estate mortgages	J299		J300		J301		M.1.m.
n. Real estate	J302		J303		J304		M.1.n.
o. Miscellaneous assets	J305		J306		J307		M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308		J309		J310		M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCON	Amount	RCON	Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311		J312		M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCON	Number	RCON	Amount	
2. Corporate trust and agency accounts:				RCON B928	
a. Corporate and municipal trusteeships	B927				M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	J313			RCON J314	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929				M.2.b.

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

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON	Number	RCON	Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931		B932		M.3.a.
b. International/Global equity	B933		B934		M.3.b.
c. Stock/Bond blend.....	B935		B936		M.3.c.
d. Taxable bond	B937		B938		M.3.d.
e. Municipal bond	B939		B940		M.3.e.
f. Short-term investments/Money market	B941		B942		M.3. f.
g. Specialty/Other	B943		B944		M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945		B946		M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	B947		B948		B949		M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950		B951		B952		M.4.b.
c. Investment management and investment advisory agency accounts	B953		B954		B955		M.4.c.
d. Other fiduciary accounts and related services	B956		B957		B958		M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	B959		B960		B961		M.4.e.

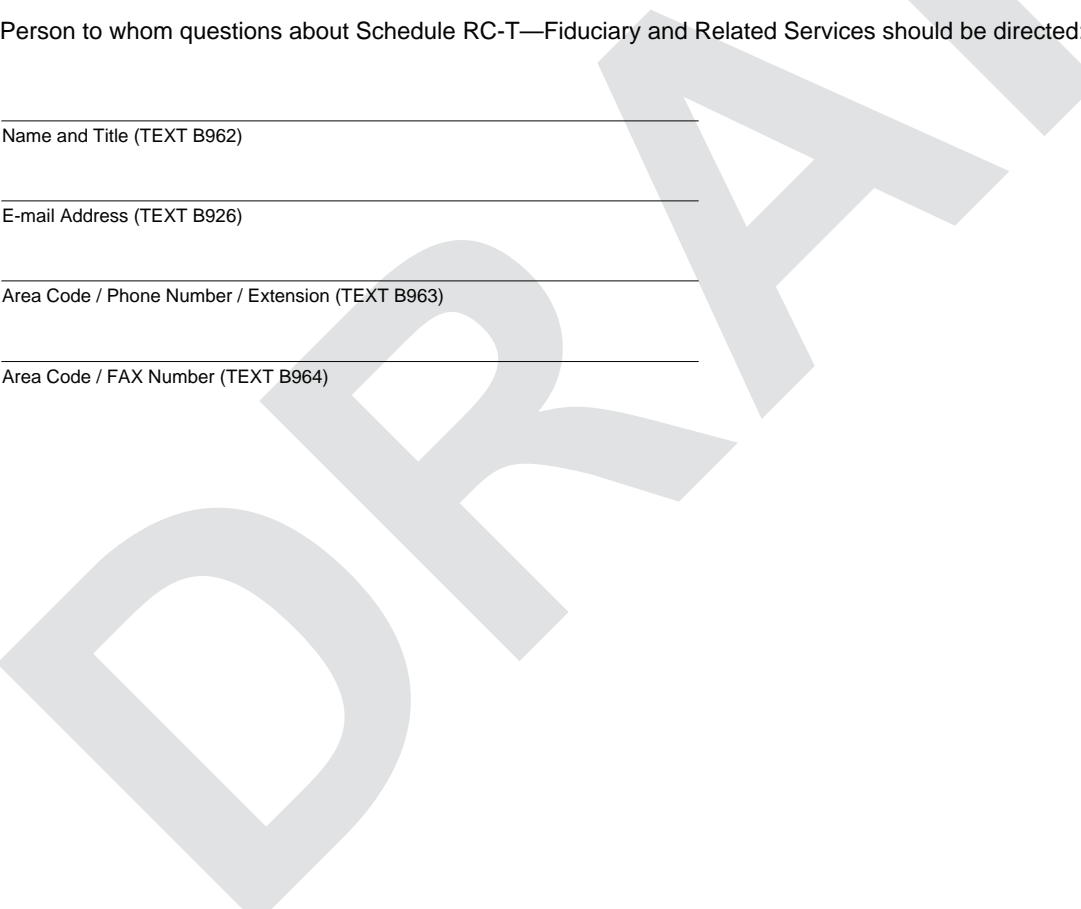
Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Area Code / Phone Number / Extension (TEXT B963)

Area Code / FAX Number (TEXT B964)



Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP-Conduits		(Column B) Other VIEs		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions.....	J981		J982		J983		1.a.
b. Securities not held for trading.....	XXXX		J985		XXXX		1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	J987		J988		J989		1.c.
d. Other real estate owned.....	XXXX		J994		XXXX		1.d.
e. Other assets.....	K009		J994		K011		1.e.
g. Less: Allowance for loan and lease losses.....	K012		J997		K014		1.g.
h. Other real estate owned.....	J999		K004		K002		1.h.
i. Derivative trading assets.....	K003		K004		K005		1.i.
h. Trading assets (other than derivatives).....	K006		K007		K008		1.j.
k. Other assets.....	K009		K010		K011		1.k.
	K012		K013		K014		
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase.....	K015		K016		K017		2.a.
b. Derivative trading liabilities.....	K018		K019		K020		2.b.
c. Commercial paper.....	K021		K022		K023		2.c.
a. Other borrowed money (exclude commercial paper).....	K024		K025		K026		2.a.
b. Other liabilities.....	K027		K028		K029		2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....							
	K030		K031		K032		3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....							
	K033		K034		K035		4.
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		RCON	Amount				5.
6. Total liabilities of ABCP conduit VIEs.....		XXXX					6.
		XXXX					

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

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15, and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed

750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?

RCON	Yes		No
6979			

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):
(TEXT 6980)