

# FFIEC 051

## Prototype of the New FFIEC 051 Reporting Form for Banks with Domestic Offices Only and Total Assets Less than \$1 Billion Proposed to Take Effect March 31, 2017

The existing FFIEC 041 Call Report served as the starting point for developing this prototype of the proposed new FFIEC 051 reporting form. This proposed new FFIEC 051 reporting form, including its proposed new Schedule SU—Supplemental Information, is described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice to be published in January 2017. The Federal Register notice for these proposed Call Report revisions, which are subject to approval by the U.S. Office of Management and Budget (OMB), is available on the [FFIEC's web page for the FFIEC 051 Call Report](#).

NOTE: This prototype of the proposed new FFIEC 051 reporting form includes the relevant burden-reducing revisions to the FFIEC 041 Call Report and other new and revised Call Report items scheduled to be implemented on March 31, 2017, as described in the federal banking agencies' [final Paperwork Reduction Act Federal Register notice published on July 13, 2016](#), and they are shown in the [draft revised FFIEC 041 reporting form](#), which is available on the [FFIEC's web page for the FFIEC 041 Call Report](#).

Draft as of December 30, 2016

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Federal Financial Institutions Examination Council



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

## Report at the close of business March 31, 2017

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

(20170331)  
(RCON 9999)

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

This report form is to be filed by banks with domestic offices only and total assets less than \$1 billion, except such banks that have elected, or have been required by their primary federal regulator, to file the FFIEC 041. Banks with foreign offices (as defined in the instructions) must file the FFIEC 031.

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

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

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

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

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

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

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

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

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

## Submission of Reports

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

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

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

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

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

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

FDIC Certificate Number   
(RSSD 9050)

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

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

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

The estimated average burden associated with this information collection is 44.9 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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For information or assistance, national banks, state nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, 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.

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## 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)

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

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

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

### Primary Contact

\_\_\_\_\_  
Name (TEXT C437)

\_\_\_\_\_  
Title (TEXT C438)

\_\_\_\_\_  
E-mail Address (TEXT C439)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C440)

### Secondary Contact

\_\_\_\_\_  
Name (TEXT C442)

\_\_\_\_\_  
Title (TEXT C443)

\_\_\_\_\_  
E-mail Address (TEXT C444)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C445)

### Third Contact

\_\_\_\_\_  
Name (TEXT C870)

\_\_\_\_\_  
Title (TEXT C871)

\_\_\_\_\_  
E-mail Address (TEXT C872)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C873)

### 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, 2017–March 31, 2017**

**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 <sup>1</sup> .....	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 <sup>2</sup> .....	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. Other interest expense .....	GW44		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. Not applicable				
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 <sup>1</sup> .....		4070		5.a.
b. Service charges on deposit accounts .....		4080		5.b.
c. Not applicable				
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. Not applicable				
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 <sup>2</sup> .....		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.

\*Describe on Schedule RI-E—Explanations.

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



**Schedule RI—Continued**

**Memoranda**

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
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.
2. Not applicable			
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	4313		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:</i> <sup>1</sup>			
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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</li> </ul>			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	RIAD	Amount	M.6.
	4024		
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD	Date	M.7.
	9106		
8. through 10. Not applicable			
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIAD	Yes	No
	A530		
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed annually in the December report only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) .....	RIAD	Amount	M.12.
	F228		
13. Not applicable			
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) .....	J321		M.14.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the *June 30, 2016*, Report of Condition.

2. Report the date in YYYYMMDD format. For example, a bank acquired on *March 1, 2017*, would report *20170301*.

**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, 2016</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 <sup>1</sup> .....	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.

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## 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 <sup>1</sup>		(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.
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 <sup>2</sup> .....	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 non-depository financial institutions and other loans."

### Memoranda

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

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

**Schedule RI-B—Continued**

**Part I—Continued**

**Memoranda—Continued**

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

1. Include write-downs arising from transfers of loans to a held-for-sale account.  
2. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

**Part II. Changes in Allowance for Loan and Lease Losses**

Dollar Amounts in Thousands	RIAD	Amount	
1. Balance most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....			1.
2. Recoveries (must equal Part I, item 9, column B, above) .....	B522		2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4)...	4605		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	C079		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	5523		5.
6. Adjustments* (see instructions for this schedule) .....	4230		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) .....	C233		7.
	3123		

\*Describe on Schedule RI-E—Explanations.

**Memoranda**

Dollar Amounts in Thousands	RIAD	Amount	
1. through 3. Not applicable			
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-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 extraordinary items and other adjustments 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)						
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.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229				1.f.
g.	Bank card and credit card interchange fees.....	F555				1.g.
h.	Gains on bargain purchases.....	J447				1.h.
i.	Income and fees from wire transfers.....	T047				1.i.
j.	<small>TEXT</small> 4461	4461				1.j.
k.	<small>TEXT</small> 4462	4462				1.k.
l.	<small>TEXT</small> 4463	4463				1.l.
2. Other noninterest expense (from Schedule RI, item 7.d)						
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</small> 4464	4464				2.n.
o.	<small>TEXT</small> 4467	4467				2.o.
p.	<small>TEXT</small> 4468	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</small> FT29	FT29				3.a.(1)
	(2) Applicable income tax effect.....	FT30				3.a.(2)
b.	(1) <small>TEXT</small> FT31	FT31				3.b.(1)
	(2) Applicable income tax effect.....	FT32				3.b.(2)
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.	<small>TEXT</small> B526	B526				4.a.
b.	<small>TEXT</small> 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.	<small>TEXT</small> 4498	4498				5.a.
b.	<small>TEXT</small> 4499	4499				5.b.

**Schedule RI-E—Continued**

Dollar Amounts in Thousands

6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6)  
(itemize and describe all adjustments):

		Year-to-date	
RIAD		Amount	
4521			
4522			

a. 

TEXT
4521

b. 

TEXT
4522

6.a.

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
4769			

Comments? .....

7.

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

(TEXT 4769)



# Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2017

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....			0081		1.a.
b. Interest-bearing balances <sup>2</sup> .....			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 <sup>3</sup> .....			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 .....			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:					
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.
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....			2200		13.a.
(1) Noninterest-bearing <sup>4</sup> .....	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 <sup>5</sup> .....			B993		14.a.
b. Securities sold under agreements to repurchase <sup>6</sup> .....			B995		14.b.
15. Trading liabilities .....			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 <sup>7</sup> .....			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.



Schedule RC—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
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 <sup>1</sup> .....	B530		26.b.
c. Other equity capital components <sup>2</sup> .....	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 2016 .....

RCON	Number
6724	

M.1.

- |  |   |
|--|---|
| <p>1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.</p> <p>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.</p> <p>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).</p> <p>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).</p> | <p>3 = This number is not to be used.</p> <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|--|---|

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<sup>1</sup> and is to be completed semiannually in the June and December reports only. Exclude assets held for trading.

		Dollar Amounts in Thousands		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.:						
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:						
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, 2016, 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):									
a. Issued by U.S. Government agencies <sup>1</sup> ...	1289		1290		1291		1293		2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> .....	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 <sup>1</sup> .....	G312		G313		G314		G315		4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	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 <sup>1</sup> .....	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:									
(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 <sup>2</sup>					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.

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities <sup>1</sup> .....	0416		M.1.
2. Maturity and repricing data for debt securities <sup>1,2</sup> (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: <sup>3,4</sup>			
(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: <sup>3,5</sup>			
(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: <sup>6</sup>			
(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.
5. Not applicable			

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 6.a through 6.g are to be completed semiannually in the June and December reports only.</i>									
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.

## Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

	Dollar Amounts in Thousands	RCON	Amount	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans .....		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.
3. Loans to finance agricultural production and other loans to farmers .....		1590		3.
4. Commercial and industrial loans .....		1766		4.
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards .....		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.
9. Loans to nondepository financial institutions and other loans:				
a. Loans to nondepository financial institutions .....		J454		9.a.
b. Other loans .....		J464		9.b.
10. Lease financing receivables (net of unearned income) .....		2165		10.
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.



Schedule RC-C—Continued

Part I—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans .....		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.
f. All other loans ( <i>include</i> 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.f):</i>				
(1) Loans secured by farmland .....	K166			M.1. f.(1)
(2) and (3) Not applicable				
(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:</i> <sup>1</sup>				
• 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 ..	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.f) .....		HK25		M.1.g.

1. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a) with a remaining maturity or next repricing date of: <sup>1, 2</sup>			
(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, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: <sup>1, 3</sup>			
(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 396 .....		A575	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) ...			
		A247	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 <sup>4</sup> .....			
		2746	M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)) .....			
		5370	M.4.
5. and 6. Not applicable			

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

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**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		RCON	Amount	
<i>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, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>						
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only.</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....				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						

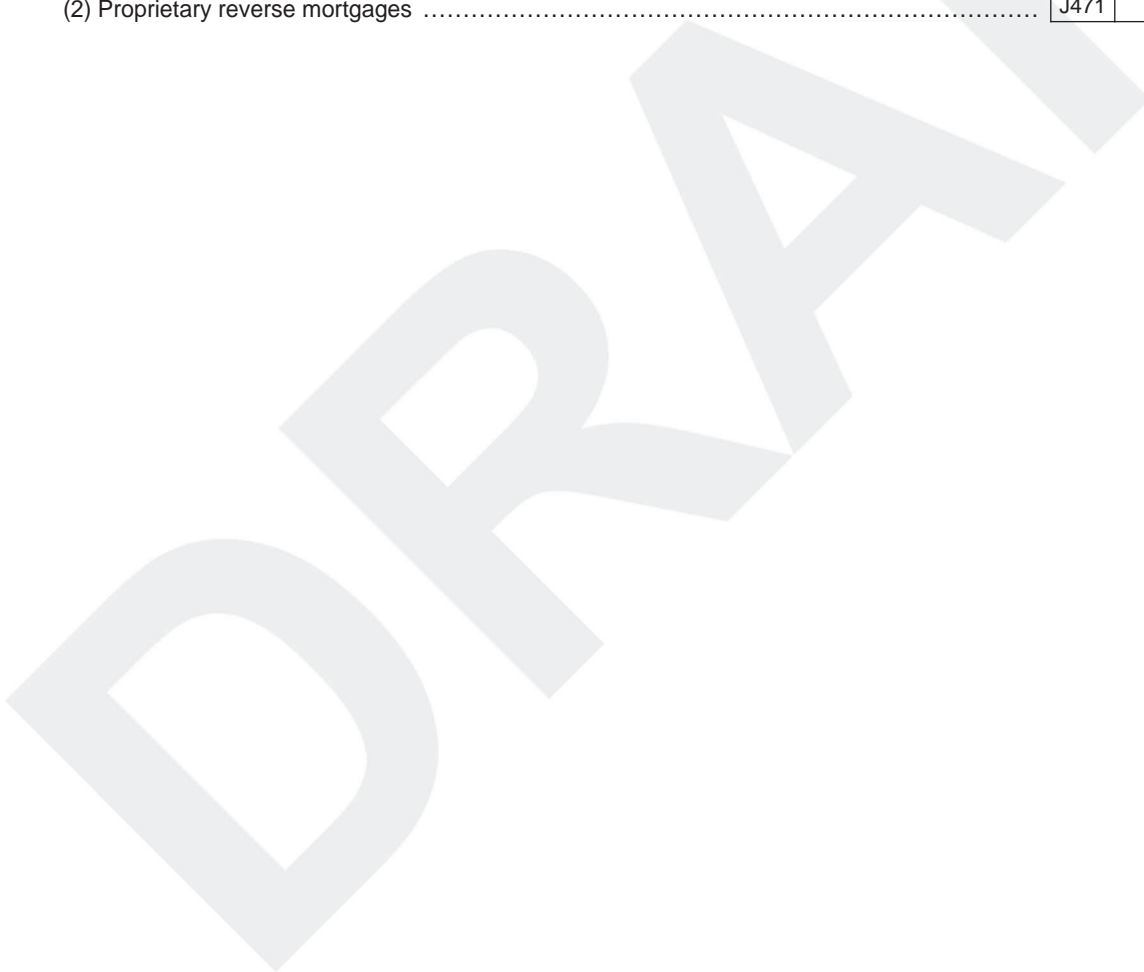
	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCON	Amount	RCON	Amount	RCON	Amount	
12. Loans (not subject 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 .....	GW45		GW46		GW47		M.12.
<i>Memorandum 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) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2016.</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) .....				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.

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases .....	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)



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**Schedule RC-C—Continued**

**Part II. Loans to Small Businesses and Small Farms**

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

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

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

**Loans to Small Businesses**

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have *original amounts* of \$100,000 or less (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:

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

Number of Loans	
RCON	Number
5562	
5563	

2.a.

2.b.

Dollar Amounts in Thousands

3. Number and amount *currently outstanding* of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):

- a. With *original amounts* of \$100,000 or less .....
- b. With *original amounts* of more than \$100,000 through \$250,000.....
- c. With *original amounts* of more than \$250,000 through \$1,000,000 .....

4. Number and amount *currently outstanding* of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4):

- a. With *original amounts* of \$100,000 or less .....
- b. With *original amounts* of more than \$100,000 through \$250,000.....
- c. With *original amounts* of more than \$250,000 through \$1,000,000 .....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
RCON	Number	RCON	Amount
5564		5565	
5566		5567	
5568		5569	
5570		5571	
5572		5573	
5574		5575	

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

**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	

6.a.

6.b.

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (Note: Item 1.b, divided by the number of loans should NOT exceed \$100,000.) .....
- b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.) .....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
RCON	Number	RCON	Amount
5578		5579	
5580		5581	
5582		5583	
5584		5585	
5586		5587	
5588		5589	

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

- Dollar Amounts in Thousands
- 7. Number and amount *currently outstanding* of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):
    - a. With *original amounts* of \$100,000 or less .....
    - b. With *original amounts* of more than \$100,000 through \$250,000 .....
    - c. With *original amounts* of more than \$250,000 through \$500,000 .....
  - 8. Number and amount *currently outstanding* of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):
    - a. With *original amounts* of \$100,000 or less .....
    - b. With *original amounts* of more than \$100,000 through \$250,000 .....
    - c. With *original amounts* of more than \$250,000 through \$500,000 .....



**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 <sup>1</sup> (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) <sup>2</sup> .....	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 limit 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: <sup>1, 2</sup>			
(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) <sup>3</sup> .....	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: <sup>1, 4</sup>			
(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) <sup>3</sup> .....	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.

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

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**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands	RCON	Amount	
1.	Accrued interest receivable <sup>1</sup> .....		B556		1.
2.	Net deferred tax assets <sup>2</sup> .....		2148		2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:				
a.	Mortgage loans .....		A519		3.a.
b.	Other financial assets .....		A520		3.b.
4.	Equity securities that DO NOT have readily determinable fair values <sup>4</sup> .....		1752		4.
5.	Life insurance assets:				
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.
<i>Items 6.a through 6.k are to be completed semiannually in the June and December reports only.</i>					
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 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.
e.	FDIC loss-sharing indemnification assets .....	J448			6.e.
f.	Computer software .....	FT33			6.f.
g.	Accounts receivable .....	FT34			6.g.
h.	Receivables from foreclosed government-guaranteed mortgage loans .....	FT35			6.h.
i.	<small>TEXT</small> 3549 .....	3549			6.i.
j.	<small>TEXT</small> 3550 .....	3550			6.j.
k.	<small>TEXT</small> 3551 .....	3551			6.k.
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 <sup>1</sup> .....		3645		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....		3646		1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....		3049		2.
3.	Allowance for credit losses on off-balance-sheet credit exposures .....		B557		3.
<i>Items 4.a through 4.g are to be completed semiannually in the June and December reports only.</i>					
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 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.	<small>TEXT</small> 3552 .....	3552			4.e.
f.	<small>TEXT</small> 3553 .....	3553			4.f.
g.	<small>TEXT</small> 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."

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Schedule RC-K—Quarterly Averages<sup>1</sup>

	Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions .....		3381		1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities) .....		B558		2.
3. Mortgage-backed securities <sup>2</sup> .....		B559		3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.) .....		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: <sup>4</sup> Trading assets .....		3401		7.
8. Lease financing receivables (net of unearned income) .....		3484		8.
9. Total assets <sup>5</sup> .....		3368		9.
<b>Liabilities</b>				
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: <sup>4</sup> 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> <sup>4</sup>				
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>				
1. Loans to finance agricultural production and other loans to farmers .....		3386		M.1.

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).  
2. Quarterly averages for all debt securities should be based on amortized cost.  
3. Quarterly averages for all equity securities should be based on historical cost.  
4. 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, 2016, Report of Condition.  
5. 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.

### Schedule RC-L—Off-Balance-Sheet Items

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

		Dollar Amounts in Thousands	RCON	Amount	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines ....			3814		1.a.
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.<sup>1</sup> (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.
3. Performance standby letters of credit .....			3821		3.
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. and 8. Not applicable					
<i>Memorandum items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>					
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") ...			3430		9.
a. and b. Not applicable					
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....		C978			9.c.
d.	TEXT 3555	3555			9.d.
e.	TEXT 3556	3556			9.e.
f.	TEXT 3557	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. Not applicable					
b.	TEXT 5592	5592			10.b.
c.	TEXT 5593	5593			10.c.
d.	TEXT 5594	5594			10.d.
e.	TEXT 5595	5595			10.e.
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.

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, 2016, 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 ...					
	Number	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 .....					
			B026		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) .....					
			0426		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.f) (must equal Schedule RC, item 7) .....					
			2150		3.g.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: <sup>1</sup>					
(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) <sup>2</sup> .....					
			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: <sup>3</sup>					
(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) <sup>4</sup> .....					
			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.

1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.  
 2. 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.  
 3. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.  
 4. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.



**Schedule RC-M—Continued**

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

		Dollar Amounts in Thousands		RCON	Yes		No			
6.	Does the reporting bank sell private label or third-party mutual funds and annuities? .....	B569						6.		
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570						7.		
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):									
	<table border="1"><tr><td>TEXT</td><td>4087</td></tr></table> http:// _____	TEXT	4087							8.a.
TEXT	4087									
	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): <sup>1</sup>									
(1)	<table border="1"><tr><td>TE01</td><td>N528</td></tr></table> http:// _____	TE01	N528							8.b.(1)
TE01	N528									
(2)	<table border="1"><tr><td>TE02</td><td>N528</td></tr></table> http:// _____	TE02	N528							8.b.(2)
TE02	N528									
(3)	<table border="1"><tr><td>TE03</td><td>N528</td></tr></table> http:// _____	TE03	N528							8.b.(3)
TE03	N528									
(4)	<table border="1"><tr><td>TE04</td><td>N528</td></tr></table> http:// _____	TE04	N528							8.b.(4)
TE04	N528									
(5)	<table border="1"><tr><td>TE05</td><td>N528</td></tr></table> http:// _____	TE05	N528							8.b.(5)
TE05	N528									
(6)	<table border="1"><tr><td>TE06</td><td>N528</td></tr></table> http:// _____	TE06	N528							8.b.(6)
TE06	N528									
(7)	<table border="1"><tr><td>TE07</td><td>N528</td></tr></table> http:// _____	TE07	N528							8.b.(7)
TE07	N528									
(8)	<table border="1"><tr><td>TE08</td><td>N528</td></tr></table> http:// _____	TE08	N528							8.b.(8)
TE08	N528									
(9)	<table border="1"><tr><td>TE09</td><td>N528</td></tr></table> http:// _____	TE09	N528							8.b.(9)
TE09	N528									
(10)	<table border="1"><tr><td>TE10</td><td>N528</td></tr></table> http:// _____	TE10	N528							8.b.(10)
TE10	N528									
	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)	<table border="1"><tr><td>TE01</td><td>N529</td></tr></table> _____	TE01	N529							8.c.(1)
TE01	N529									
(2)	<table border="1"><tr><td>TE02</td><td>N529</td></tr></table> _____	TE02	N529							8.c.(2)
TE02	N529									
(3)	<table border="1"><tr><td>TE03</td><td>N529</td></tr></table> _____	TE03	N529							8.c.(3)
TE03	N529									
(4)	<table border="1"><tr><td>TE04</td><td>N529</td></tr></table> _____	TE04	N529							8.c.(4)
TE04	N529									
(5)	<table border="1"><tr><td>TE05</td><td>N529</td></tr></table> _____	TE05	N529							8.c.(5)
TE05	N529									
(6)	<table border="1"><tr><td>TE06</td><td>N529</td></tr></table> _____	TE06	N529							8.c.(6)
TE06	N529									
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? .....	4088						9.		
10.	Secured liabilities:									
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) .....	F064						10.a.		
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d)) .....	F065						10.b.		
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	G463						11.		
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	G464						12.		
13.	Not applicable									
14.	Captive insurance and reinsurance subsidiaries:									
	a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	K193						14.a.		
	b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	K194						14.b.		

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

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**Schedule RC-M—Continued**

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

15. Qualified Thrift Lender (QTL) test:

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

RCON	Number		
L133			
	Yes		No
L135			

15.a.  
15.b.

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

16. International remittance transfers offered to consumers:<sup>1</sup>

- a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?
  - (1) International wire transfers.....
  - (2) International ACH transactions .....
  - (3) Other proprietary services operated by your institution.....
  - (4) Other proprietary services operated by another party .....
- 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? .....

N517			
N518			
N519			
N520			
N521			

16.a.(1)  
16.a.(2)  
16.a.(3)  
16.a.(4)  
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.) .....
- 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 .....
  - (2) Estimated dollar value of international remittance transfers.....
  - (3) Estimated number of international remittance transfers for which your institution applied the temporary exception .....

RCON	Number		
N522			
N523			
	Amount		
N524			
	Number		
N527			

16.c.  
16.d.(1)  
16.d.(2)  
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.



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**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 <sup>1</sup> .....	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.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505		3506		3507		10.

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 item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	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.

**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.

**Schedule RC-N—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	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.f, columns A through C):</i>							
(1) Loans secured by farmland .....	K130		K131		K132		M.1. f.(1)
(2) and (3) Not applicable							
(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:<sup>1</sup></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 .....	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 items Memorandum item 1.a.(1) through Memorandum item 1.f) <sup>2</sup> ...	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. Not applicable							

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

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

**Schedule RC-N—Continued**

**Memoranda—Continued**

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	
<i>Memorandum item 4 is to be completed by:</i> <sup>1</sup>							
<ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets</li> <li>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:</li> </ul>							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....	1594		1597		1583		M.4.
<i>Memorandum item 5 is to be completed semi-annually in the June and December reports only.</i>							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) ..	C240		C241		C226		M.5.
6. Not applicable							
					RCON	Amount	
7. Additions to nonaccrual assets during the quarter .....					C410		M.7.
8. Nonaccrual assets sold during the quarter .....					C411		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, 2016, Report of Condition.

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

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

		Dollar Amounts in Thousands		RCON	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....			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 <sup>1</sup> .....			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.
	<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.
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.<sup>2</sup></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: <sup>1</sup>					
(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 .....		Number			M.1.a.(2)
		F050			
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>					
(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 .....		Number			M.1.b.(2)
		F052			
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>					
(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.....		Number			M.1.c.(2)
		F046			
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>					
(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 ....		Number			M.1.d.(2)
		F048			
2. Not applicable					
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:					
			RCON	FDIC Cert. No.	
TEXT A545			A545		M.3.

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

DRAFT

# 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	
<b>Common Equity Tier 1 Capital</b>						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742				1.
2.	Retained earnings .....	RCON				2.
3.	Accumulated other comprehensive income (AOCI).....	RCOA				3.
		B530				
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) .....			0=No 1=Yes	RCOA P838	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital .....	RCOA				4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	P839				5.
		P840				
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>						
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) .....	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) ....	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.



**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. <b>Common equity tier 1 capital</b> (item 12 minus item 18) .....	P859		19.
<b>Additional Tier 1 Capital</b>			
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. <b>Additional tier 1 capital</b> (greater of item 23 minus item 24, or zero) .....	P865		25.
<b>Tier 1 Capital</b>			
26. <b>Tier 1 capital</b> (sum of items 19 and 25) .....	8274		26.
<b>Tier 2 Capital</b>			
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. Allowance for loan and lease losses includable in tier 2 capital .....	5310		30.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital .....	Q257		31.
32. Tier 2 capital before deductions (sum of items 27 through 30, plus item 31) .....	P870		32.
33. LESS: Tier 2 capital deductions .....	P872		33.
34. <b>Tier 2 capital</b> (greater of item 32 minus item 33, or zero).....	5311		34.
<b>Total Capital</b>			
35. <b>Total capital</b> (sum of items 26 and 34).....	3792		35.

**Schedule RC-R—Continued**

**Part I—Continued**

	Dollar Amounts in Thousands		
	RCOA	Amount	
<b>Total Assets for the Leverage Ratio</b>			
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) .....	P875		37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	B596		38.
39. <b>Total assets for the leverage ratio</b> (item 36 minus items 37 and 38) .....	A224		39.
<b>Total Risk-Weighted Assets</b>			
40. <b>Total risk-weighted assets</b> (from Schedule RC-R, Part II, item 31) .....	A223		40.
<b>Risk-Based Capital Ratios*</b>			
	RCOA	Percentage	
41. Common equity tier 1 capital ratio (item 19 divided by item 40) .....	P793		41.
42. Tier 1 capital ratio (item 26 divided by item 40) .....	7206		42.
43. Total capital ratio (item 35 divided by item 40) .....	7205		43.
<b>Leverage Capital Ratios*</b>			
	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	7204		44.
45. Not applicable			
<b>Capital Buffer*</b>			
	RCOA	Percentage	
46. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments .....	H311		46.
Institutions must complete items 47 and 48 if the amount in item 46 is less than or equal to the applicable minimum capital conservation buffer:			
	RCOA	Amount	
47. Eligible retained income .....	H313		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 rules<sup>1</sup> 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)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	1.
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	2.a.
b. Available-for-sale securities.....	RCON D966	RCON S402	RCON D967	RCON HJ76	RCON HJ77		RCON D968	RCON D969	RCON D970	RCON S403	2.b.
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	3.a.
b. Securities purchased under agreements to resell.....	RCON H171	RCON H172									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		4.a.
b. High volatility commercial real estate exposures.....	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429	4.c.

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

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

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. Column K - 250% 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	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	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 H178				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 <sup>7</sup> .....	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 <sup>8</sup> .....	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 leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>9</sup>		
	250% <sup>10</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
d. All other exposures.....								RCON H279	RCON H280	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								RCON H281	RCON H282	5.a.
b. High volatility commercial real estate exposures.....								RCON H283	RCON H284	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								RCON H285	RCON H286	5.c.
d. All other exposures.....								RCON H287	RCON H288	5.d.
6. LESS: Allowance for loan and lease losses.....										6.
	RCON H289	RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	
7. Trading assets.....										7.
	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	
8. All other assets <sup>12</sup> .....										8.
a. Separate account bank-owned life insurance.....								RCON H296	RCON H297	8.a.
b. Default fund contributions to central counterparties.....								RCON H298	RCON H299	8.b.

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. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

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

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)
	Amount	Amount	1250%	SSFA <sup>13</sup>	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
<b>Securitization Exposures: On- and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
b. Available-for-sale securities.....	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
c. Trading assets.....	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
d. All other on-balance sheet securitization exposures.....	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
10. Off-balance sheet securitization exposures.....	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	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount	Amount	Allocation by Risk-Weight Category							Amount	Amount
			0%	2%	4%	10%	20%	50%	100%		
Dollar Amounts in Thousands											
11. Total balance sheet assets <sup>14</sup> .....	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503	

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250% <sup>15</sup>	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands								
11. Total balance sheet assets <sup>14</sup> .....	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. Column K - 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 <sup>16</sup>	(Column B) Credit Equivalent Amount <sup>17</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)<sup>18</sup></b>											
12. Financial standby letters of credit .....	RCON D991		RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511
		1.0									12.
13. Performance standby letters of credit and transaction-related contingent items .....	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512
		0.5									13.
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCON G606		RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513
		0.2									14.
15. Retained recourse on small business obligations sold with recourse .....	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514
		1.0									15.

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	CCF <sup>19</sup>	(Column B) Credit Equivalent Amount <sup>20</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
				Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions <sup>21</sup> .....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	16.	
		1.0											
17. All other off-balance sheet liabilities .....	RCON G618		RCON G619	RCON G620					RCON G621	RCON G622	RCON G623	RCON S524	17.
		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 S528	RCON S529	RCON S530	RCON S531	18.a.
		0.2											
b. Original maturity exceeding one year .....	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99			RCON G627	RCON G628	RCON G629	RCON S539	18.b.
		0.5											
19. Unconditionally cancelable commitments .....	RCON S540		RCON S541										19.
		0.0											
20. Over-the-counter derivatives .....			RCON S542	RCON S543	RCON HK00	RCON HK01		RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	20.
21. Centrally cleared derivatives .....			RCON S549	RCON S550	RCON S551	RCON S552			RCON S554	RCON S555	RCON S556	RCON S557	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCON H191			RCON H193					RCON H194	RCON H195	RCON H196	RCON H197	22.

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)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>23</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>24</sup> .....				RCN H301	RCN H302	16.
17. All other off-balance sheet liabilities .....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less .....				RCN H303	RCN H304	18.a.
b. Original maturity exceeding one year .....				RCN H307	RCN H308	18.b.
19. Unconditionally cancelable commitments .....						19.
20. Over-the-counter derivatives .....				RCN H309	RCN H310	20.
21. Centrally cleared derivatives .....						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCN H198	RCN H199	RCN H200			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**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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) .....									23.
24. Risk-weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....									25.
	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	
	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% <sup>26</sup>	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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) .....								23.
	RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568	
24. Risk-weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								25.
	RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579	

Dollar Amounts in Thousands	Totals		
	RCON	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold .....	S580		26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) .....	S581		27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>27</sup> .....	B704		28.
29. LESS: Excess allowance for loan and lease losses .....	A222		29.
30. LESS: Allocated transfer risk reserve .....	3128		30.
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641		31.

26. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

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



Schedule RC-R—Continued

Part II—Continued

Memoranda

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

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

## Schedule RC-T—Fiduciary and Related Services

	RCON	Yes		No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	A345				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 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (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.

	(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	
<b>Fiduciary and Related Assets</b>	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	
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	
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		
<b>Fiduciary and Related Services Income</b>				
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		
	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**

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. I. Other common and preferred stocks .....	J296		J297		J298		M.1. I.
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.

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCON	Number	Amount		
Dollar Amounts in Thousands					
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.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity .....	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 SU—Supplemental Information

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

		Dollar Amounts in Thousands				
		RCON	Yes	No		
<b>Derivatives</b>						
1.	Does the institution have any derivative contracts? .....	FT00				1.
		Amount				
a.	Total gross notional amount of interest rate derivatives held for trading .....	A126				1.a.
b.	Total gross notional amount of all other derivatives held for trading .....	FT01				1.b.
c.	Total gross notional amount of interest rate derivatives not held for trading .....	8725				1.c.
d.	Total gross notional amount of all other derivatives not held for trading .....	FT02				1.d.
<b>1-4 Family Residential Mortgage Banking Activities</b>						
2.	For the two calendar quarters preceding the current calendar quarter, have either the institution's sales of 1-4 family residential mortgage loans during the quarter or its 1-4 family residential mortgage loans held for sale or trading as of quarter-end exceeded \$10 million? .....	RCON	Yes	No		2.
		FT03				
		Amount				
a.	Principal amount of 1-4 family residential mortgage loans sold during the quarter .....	FT04				2.a.
b.	Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading .....	FT05				2.b.
<b>Assets and Liabilities Measured at Fair Value on a Recurring Basis</b>						
3.	Does the institution use the fair value option to measure any of its assets or liabilities? .....	RCON	Yes	No		3.
		FT06				
		Amount				
a.	Aggregate amount of fair value option assets .....	HK18				3.a.
b.	Aggregate amount of fair value option liabilities .....	HK19				3.b.
		RIAD				
c.	Year-to-date net gains (losses) recognized in earnings on fair value option assets .....	F551				3.c.
d.	Year-to-date net gains (losses) recognized in earnings on fair value option liabilities .....	F553				3.d.
<b>Servicing, Securitization and Asset Sale Activities</b>						
4.	Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements? .....	RCON	Yes	No		4.
		FT07				
		Amount				
a.	Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement .....	FT08				4.a.
5.	Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized? .....		Yes	No		5.
		FT09				
		Amount				
a.	Total outstanding principal balance of assets sold by the reporting institution with recourse or other seller-provided credit enhancements, but not securitized by the reporting institution .....	FT10				5.a.
6.	Does the institution service any closed-end 1-4 family residential mortgage loans for others or does it service more than \$10 million of other financial assets for others? .....		Yes	No		6.
		FT11				
		Amount				
a.	Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million .....	FT12				6.a.
<b>Variable Interest Entities</b>						
7.	Does the institution have any consolidated variable interest entities? .....		Yes	No		7.
		FT13				
		Amount				
a.	Total assets of consolidated variable interest entities .....	FT14				7.a.
b.	Total liabilities of consolidated variable interest entities .....	FT15				7.b.



**Schedule SU—Continued**

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

		Dollar Amounts in Thousands			
		RCON	Yes	No	
<b>Credit Card Lending Specialized Items</b>					
8.	Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes? .....	FT16			8.
			Amount		
a.	Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards) .....	C391			8.a.
		RIAD			
b.	Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	C389			8.b.
c.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	C390			8.c.
d.	Uncollectible retail credit card fees and finance charges reversed against year-to-date income .....	C388			8.d.
e.	Outstanding credit card fees and finance charges included in retail credit card receivables sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements .....	RCON			
		C407			8.e.
<b>FDIC Loss-Sharing Agreements</b>					
			Yes	No	
9.	Does the institution have assets covered by FDIC loss-sharing agreements? .....	FT17			9.
			Amount		
a.	Loans and leases covered by FDIC loss-sharing agreements .....	FT18			9.a.
b.	Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:				
	(1) Past due 30 through 89 days and still accruing .....	FT19			9.b.(1)
	(2) Past due 90 days and still accruing .....	FT20			9.b.(2)
	(3) Nonaccrual .....	FT21			9.b.(3)
c.	Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:				
	(1) Past due 30 through 89 days and still accruing .....	K102			9.c.(1)
	(2) Past due 90 days and still accruing .....	K103			9.c.(2)
	(3) Nonaccrual .....	K104			9.c.(3)
d.	Other real estate owned covered by FDIC loss-sharing agreements .....	FT22			9.d.
e.	Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements ...	K192			9.e.

DRAFT

## 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, 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.**

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Comments? .....

RCON	Yes		No
6979			

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