FFIEC 051

Draft Reporting Form for Call Report Revisions

Proposed to Take Effect June 30, 2018*

This draft reporting form reflects the burden-reducing revisions to the FFIEC 051 Call Report proposed to take effect June 30, 2018, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published to be published in January 2018. The Federal Register notice for these proposed Call Report revisions will be available on the FFIEC's web page for the FFIEC 051 Call Report. These proposed Call Report revisions are annotated in *red font in the draft reporting form.*

This draft reporting form also reflects the burden-reducing revisions to the FFIEC 051 Call Report proposed to take effect June 30, 2018, as described in the federal banking agencies' initial Paperwork Reduction Act Federal Register notice published on November 8, 2017. The Federal Register notice for these proposed Call Report revisions is available on the FFIEC's web page for the FFIEC 051 Call Report. These proposed Call Report revisions are annotated in *green font in the draft reporting form*.

In addition, this draft reporting form also includes proposed revisions to the FFIEC 051 Call Report in response to changes in the accounting for equity securities that take effect March 31, 2018, for certain institutions and at later dates for other institutions. These proposed equity securities revisions are included in the January 2018 Federal Register notice noted above. These proposed Call Report revisions are annotated in *blue font in the draft reporting form*.

***Unless otherwise noted.**

Draft as of January 3, 2018

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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 June 30, 2018 (20180630)
(RCON 9999)

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

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

This report form is to be filed by banks with domestic offices only and total assets less than $1 billion, except such banks that are advanced approaches institutions for regulatory capital purposes or have elected, or have been required by their primary federal regulator, to file the FFIEC 041. ~~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.

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

FDIC Certificate Number
(RSSD 9050)

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

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

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

The estimated average burden associated with this information collection is 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.

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.

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)

Area Code / Phone Number / Extension (TEXT FT43)

E-mail Address (TEXT FT44)

Area Code / FAX Number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area Code / Phone Number / Extension (TEXT C369)

Area Code / FAX Number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area Code / Phone Number / Extension (TEXT C374)

Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area Code / Phone Number / Extension (TEXT C440)

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, 2018–June 30, 2018

Schedule RI—Income Statement

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

5.d.(1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities
5.d.(2) Income from insurance activities[2].

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

Replace item 8 with INSERT A

*Describe on Schedule RI-E—Explanations.

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

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

2. Includes underwriting income from insurance and reinsurance activities.

Insert A

SCHEDULE RI, REVISED ITEM 8

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

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
1. ~~Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes~~	~~4513~~		~~M.1.~~
1. and 2. ~~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.
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150		M.5.

Memorandum item 6 is to be completed by:[1]

- *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*

	RIAD	Amount	
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024		M.6.
	RIAD	Date	
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions)[2]	9106		M.7.
8. through 10. Not applicable			

	RIAD	Yes		No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530				M.11.

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.

	RIAD	Amount	
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	F228		M.12.
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, 2017,* Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on *March 1, 2018,* would report 20180301.

Schedule RI-A—Changes in Bank Equity Capital

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

*Describe on Schedule RI-E—Explanations.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar Year-to-date RIAD	Amount	(Column B) Recoveries Calendar Year-to-date 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[2]	4644		4628		7.
8. Lease financing receivables	4266		4267		8.
9. Total (sum of items 1 through 8)	4635		4605		9.

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

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar Year-to-date RIAD	Amount	(Column B) Recoveries Calendar Year-to-date 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[1]		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Memorandum item 3 is to be completed by:[2] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:*					
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, 2017,* Report of Condition.

Part II. Changes in Allowance for Loan and Lease Losses

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

*Describe on Schedule RI-E—Explanations.

~~Memoranda~~

~~Dollar Amounts in Thousands~~	~~RIAD~~	~~Amount~~	
~~1. 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, unless otherwise noted.

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

Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than **$100,000** that exceed ~~3 percent~~ 7 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.~~
f. ~~g.~~ Bank card and credit card interchange fees	F555		1.~~g.~~ f.
~~h. Gains on bargain purchases~~	~~J447~~		~~1.h.~~
g. ~~i.~~ Income and fees from wire transfers not reportable as service charges on deposit accounts	T047		1. ~~i.~~ g.
h. ~~j.~~ TEXT 4461	4461		1. ~~j.~~ h.
i. ~~k.~~ TEXT 4462	4462		1. ~~k.~~ i.
j. ~~l.~~ TEXT 4463	4463		1. ~~l.~~ j.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than **$100,000** that exceed ~~3 percent~~ 7 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. TEXT 4464	4464		2.n.
o. TEXT 4467	4467		2.o.
p. TEXT 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) TEXT FT29	FT29		3.a.(1)
(2) Applicable income tax effect — FT30			3.a.(2)
b. (1) TEXT 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. TEXT B526	B526		4.a.
b. TEXT B527	B527		4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a. TEXT 4498	4498		5.a.
b. TEXT 4499	4499		5.b.

Schedule RI-E—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Year-to-date Amount	
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):			
a. TEXT 4521	4521		6.a.
b. TEXT 4522	4522		6.b.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):	RIAD	Yes		No	
Comments?	4769				7.

Other explanations (please type or print clearly; 750 character limit):
(TEXT 4769)

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

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

Schedule RC—Balance Sheet

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

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

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

Schedule RC—Continued

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

Memoranda

To be reported with the March Report of Condition.

	RCON	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2017	6724		M.1.

1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution

1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution

2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

3 = This number is not to be used

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

	RCON	Date	
2. Bank's fiscal year-end date (report the date in MMDD format)	8678		M.2.

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

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

~~*Schedule RC-A is to be completed only by banks with $300 million or more in total assets*[1] *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.

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

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

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued

Memoranda

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

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

~~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 (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCON	Available-for-sale (Column D) Fair Value Amount	
~~*Memorandum items 6.a through 6.g are to be completed semiannually in the June and December reports only.*~~									
~~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 (*include* loans to individuals for household, family, and other personal expenditures)			K165		M.1. f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):					
(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)
Memorandum item 1.f.(5) is to be completed by:[1] • *Banks with $300 million or more in total assets* • *Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans*					
(5) Loans to finance agricultural production and other loans to farmers	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, 2017,* Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of:[1, 2]			
(1) Three months or less	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:[1, 3]			
(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[4]	2746		M.3.
Memorandum item 4 is to be completed semiannually in the June and December reports only.			
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a))	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.

Schedule RC-C—Continued

Part I—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
~~*Memorandum item 7 is to be completed by all banks.*~~			
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.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of $100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).			
Memorandum items 8.b and 8.c are to be completed annually in the December report only.			
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			

Memorandum item 12 is to be completed semiannually in the June and December reports only.

Dollar Amounts in Thousands	(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.

	RCON	Amount	
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, 2017.			
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	
Memorandum item 14 is to be completed by all banks.			
14. Pledged loans and leases	G378		M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466		M.15.a.(1)
(2) Proprietary reverse mortgages	J467		M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468		M.15.b.(1)
(2) Proprietary reverse mortgages	J469		M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470		M.15.c.(1)
(2) Proprietary reverse mortgages	J471		M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

	RCON	Yes		No	
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.")	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.

	Number of Loans		
	RCON	Number	
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.)	5562		2.a.
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.)	5563		2.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
Dollar Amounts in Thousands	RCON	Number	RCON	Amount	
3. Number and amount *currently outstanding* of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With *original amounts* of $100,000 or less	5564		5565		3.a.
b. With *original amounts* of more than $100,000 through $250,000	5566		5567		3.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5568		5569		3.c.
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	5570		5571		4.a.
b. With *original amounts* of more than $100,000 through $250,000	5572		5573		4.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5574		5575		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	
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.)	5576		6.a.
b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	5577		6.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
Dollar Amounts in Thousands	RCON	Number	RCON	Amount	
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	5578		5579		7.a.
b. With *original amounts* of more than $100,000 through $250,000	5580		5581		7.b.
c. With *original amounts* of more than $250,000 through $500,000	5582		5583		7.c.
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	5584		5585		8.a.
b. With *original amounts* of more than $100,000 through $250,000	5586		5587		8.b.
c. With *original amounts* of more than $250,000 through $500,000	5588		5589		8.c.

Schedule RC-E—Deposit Liabilities

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

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		M.1.a.
b. Total brokered deposits	2365		M.1.b.
c. **Brokered deposits of $250,000 or less (fully insured brokered deposits)**[2]	HK05		M.1.c.
d. Maturity data for brokered deposits:			
(1) **Brokered deposits of $250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)**	HK06		M.1.d.(1)
(2) Not applicable			
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220		M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) *(to be completed for the December report only)*	5590		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223		M.1. f.

1. Includes interest-bearing and noninterest-bearing demand deposits.
2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance 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:[1, 2]			
(1) Three months or less	HK07		M.3.a.(1)
(2) Over three months through 12 months	HK08		M.3.a.(2)
(3) Over one year through three years	HK09		M.3.a.(3)
(4) Over three years	HK10		M.3.a.(4)
b. **Time deposits of $250,000 or less** with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)[3]	HK11		M.3.b.
4. Maturity and repricing data for **time deposits of more than $250,000:**			
a. **Time deposits of more than $250,000** with a remaining maturity or next repricing date of:[1, 4]			
(1) Three months or less	HK12		M.4.a.(1)
(2) Over three months through 12 months	HK13		M.4.a.(2)
(3) Over one year through three years	HK14		M.4.a.(3)
(4) Over three years	HK15		M.4.a.(4)
b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)[3]	K222		M.4.b.

	RCON	Yes		No	
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?	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.

Schedule RC-F—Other Assets

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

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

Schedule RC-G—Other Liabilities

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

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

Schedule RC-K—Quarterly Averages[1]

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

Memorandum

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 1 is to be completed by:[4] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.*			
1. Loans to finance agricultural production and other loans to farmers	3386		M.1.

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, 2017,* 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~~.

Replace footnotes 3 and 5 with INSERT B

INSERT B

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

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

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

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

Schedule RC-L—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.
~~Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines.[1] (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)~~			
~~(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~~ Not applicable	~~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			
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.			
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,* 2017, Report of Condition.

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations — 6165 Number:			1.b.
2. Intangible assets ~~other than goodwill~~:			
a. Mortgage servicing assets	3164		2.a.
(1) Estimated fair value of mortgage servicing assets — A590:			2.a.(1)
b. ~~Purchased credit card relationships and nonmortgage servicing assets~~ Goodwill	~~B026~~ 3163		2.b.
c. All other identifiable intangible assets	5507		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10~~.b~~)	~~0426~~ 2143		2.d.
3. Other real estate owned:			
a. Construction, land development, and other land	5508		3.a.
b. Farmland	5509		3.b.
c. 1–4 family residential properties	5510		3.c.
d. Multifamily (5 or more) residential properties	5511		3.d.
e. Nonfarm nonresidential properties	5512		3.e.
~~f. Foreclosed properties from "GNMA loans"~~	~~C979~~		~~3. f.~~ *
f. ~~g.~~ Total (sum of items 3.a through 3.e.) (must equal Schedule RC, item 7)	2150		~~3.g.~~ 3.f.
4. Cost of equity securities with readily determinable fair values not held for trading.[5]	XXXX		4.
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of:[1]			
(a) One year or less	F055		5.a.(1)(a)
(b) Over one year through three years	F056		5.a.(1)(b)
(c) Over three years through five years	F057		5.a.(1)(c)
(d) Over five years	F058		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)[2]	2651		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)–(d) above)	F059		5.a.(3)
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of:[3]			
(a) One year or less	F060		5.b.(1)(a)
(b) Over one year through three years	F061		5.b.(1)(b)
(c) Over three years through five years	F062		5.b.(1)(c)
(d) Over five years	F063		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)[4]	B571		5.b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)	3190		5.c.

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

* Amounts previously reported in item 3.f will be included in item 3.c.

Schedule RC-M—Continued

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

Dollar Amounts in Thousands	RCON	Yes		No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569				6.

	RCON	Amount	
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):
   TEXT 4087 http:// ______ 8.a.
   b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):[1]
   (1) TE01 N528 http:// ______ 8.b.(1)
   (2) TE02 N528 http:// ______ 8.b.(2)
   (3) TE03 N528 http:// ______ 8.b.(3)
   (4) TE04 N528 http:// ______ 8.b.(4)
   (5) TE05 N528 http:// ______ 8.b.(5)
   (6) TE06 N528 http:// ______ 8.b.(6)
   (7) TE07 N528 http:// ______ 8.b.(7)
   (8) TE08 N528 http:// ______ 8.b.(8)
   (9) TE09 N528 http:// ______ 8.b.(9)
   (10) TE10 N528 http:// ______ 8.b.(10)
   c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:
   (1) TE01 N529 ______ 8.c.(1)
   (2) TE02 N529 ______ 8.c.(2)
   (3) TE03 N529 ______ 8.c.(3)
   (4) TE04 N529 ______ 8.c.(4)
   (5) TE05 N529 ______ 8.c.(5)
   (6) TE06 N529 ______ 8.c.(6)

	RCON	Yes		No	
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	4088				9.

10. Secured liabilities:	RCON	Amount	
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.

	RCON	Yes		No	
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[2]	K193				14.a.
b. Total assets of captive reinsurance subsidiaries[2]	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.

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)	RCON	Number			
	L133				15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		Yes		No	
	L135				15.b.
Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.					
16. International remittance transfers offered to consumers:[1]					
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?					
(1) International wire transfers	N517				16.a.(1)
(2) International ACH transactions	N518				16.a.(2)
(3) Other proprietary services operated by your institution	N519				16.a.(3)
(4) Other proprietary services operated by another party	N520				16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	N521				16.b.
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.					
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCON	Number			
	N522				16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:					
(1) Estimated number of international remittance transfers	N523				16.d.(1)
		Amount			
(2) Estimated dollar value of international remittance transfers	N524				16.d.(2)
		Number			
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	N527				16.d.(3)

1. Report information about international electronic transfers of funds offered to consumers in the United States that:
(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. *See* 12 CFR § 1005.30(f).
For purposes of this item 16, such transfers are referred to as international remittance transfers.

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

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

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

Schedule RC-N—Continued

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

	(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		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed 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

	(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		
Dollar Amounts in Thousands	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	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual Amount	
1. f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)	K126		K127		K128		M.1. f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):							
(1) Loans secured by farmland	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)
Memorandum item 1.f.(5) is to be completed by:[1] • *Banks with $300 million or more in total assets* • *Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans*							
(5) Loans to finance agricultural production and other loans to farmers	K138		K139		K140		M.1. f.(5)
1.g. **Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of Memorandum items 1.a.(1) through 1.f)**[2]	HK26		HK27		HK28		M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		6559		6560		M.2.
3. Not applicable							

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

Schedule RC-N—Continued

Memoranda—Continued

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	
Memorandum item 4 is to be completed by:[1] • *banks with $300 million or more in total assets* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:*							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594		1597		1583		M.4.
Memorandum item 5 is to be completed semi-annually in the June and December reports only.							
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							

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

Dollar Amounts in Thousands	RCON	Amount	
7. Additions to nonaccrual assets during the ~~quarter~~ previous six months	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, 2017,* Report of Condition.

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

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

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

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:[1]					
(1) *Amount* of deposit accounts (excluding retirement accounts) of $250,000 or less			F049		M.1.a.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000:[1]					
(1) *Amount* of deposit accounts (excluding retirement accounts) of more than $250,000			F051		M.1.b.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number			M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less:[1]					
(1) *Amount* of retirement deposit accounts of $250,000 or less			F045		M.1.c.(1)
(2) *Number* of retirement deposit accounts of $250,000 or less	F046	Number			M.1.c.(2)
d. Retirement deposit accounts of more than $250,000:[1]					
(1) *Amount* of retirement deposit accounts of more than $250,000			F047		M.1.d.(1)
(2) *Number* of retirement deposit accounts of more than $250,000	F048	Number			M.1.d.(2)
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.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

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

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

Schedule RC-R—Continued

Part I—Continued

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

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

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCON	Amount	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	3368		36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOA P875		37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596		38.
39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38)	A224		39.
Total Risk-Weighted Assets			
40. **Total risk-weighted assets** (from Schedule RC-R, Part II, item 31)	A223		40.

	RCOA	Percentage	
Risk-Based Capital Ratios*			
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.

	RCOA	Percentage	
Leverage Capital Ratios*			
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204		44.
45. Not applicable			

	RCOA	Percentage	
Capital Buffer*			
46. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments	H311		46.

	RCOA	Amount	
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:			
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[1] and not deducted from tier 1 or tier 2 capital.

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories[2]											
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 XXXX	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[3]	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

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

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches[4]		
	250%[5]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (continued)										
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[6]								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. Not applicable. ~~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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	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	4.d.
5. Loans and leases held for investment:											
a. Residential mortgage exposures	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443		5.a.
b. High volatility commercial real estate exposures	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447	5.b.
c. Exposures past due 90 days or more or on nonaccrual[7]	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455	5.c.
d. All other exposures	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463	5.d.
6. LESS: Allowance for loan and lease losses	RCON 3123	RCON 3123									6.
7. Trading assets	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467	7.
8. All other assets[8]	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches[9]		
	250%~~[10]~~	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	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[11]								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.
7. Trading assets	RCON H289	RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	7.
8. All other assets[12]	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	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. Not applicable. ~~k 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

Dollar Amounts in Thousands	(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)	
			1250%	SSFA[13]	Gross-Up	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479	9.a.
b. Available-for-sale securities	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484	9.b.
c. Trading assets	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489	9.c.
d. All other on-balance sheet securitization exposures	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494	9.d.
10. Off-balance sheet securitization exposures	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499	10.

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

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R) Application of Other Risk-Weighting Approaches	
	250%~~[15]~~	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets[14]	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300	11.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[16]	(Column B) Credit Equivalent Amount[17]	(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%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[18]												
12. Financial standby letters of credit	RCON D991	1.0	RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511	12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997	0.5	RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606	0.2	RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513	14.
15. Retained recourse on small business obligations sold with recourse	RCON G612	1.0	RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514	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

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[19]	(Column B) Credit Equivalent Amount[20]	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions[21]	RCON S515	1.0	RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	16.
17. All other off-balance sheet liabilities	RCON G618	1.0	RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less ...	RCON S525	0.2	RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531	18.a.
b. Original maturity exceeding one year	RCON G624	0.5	RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539	18.b.
19. Unconditionally cancelable commitments	RCON S540	0.0	RCON S541									19.
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)[22]	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

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625% Amount	(Column P) Allocation by Risk-Weight Category 937.5% Amount	(Column Q) Allocation by Risk-Weight Category 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[23] Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches[23] Risk-Weighted Asset Amount	
16. Repo-style transactions[24]				RCON H301	RCON 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				RCON H303	RCON H304	18.a.
b. Original maturity exceeding one year				RCON H307	RCON H308	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCON H309	RCON H310	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades)[25]	RCON H198	RCON H199	RCON 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

Dollar Amounts in Thousands	(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%	
	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)	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	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)	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%[26]	300%	400%	600%	625%	937.5%	1250%	
	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)	RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568	23.
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)	RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579	25.

Dollar Amounts in Thousands	RCON	Totals 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[27]	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. Not applicable. ~~isk 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 13 annually with the December report, and
* Memorandum items 1 through 3 annually with the December report.
* Institutions with total fiduciary assets greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

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

Schedule RC-T—Continued

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

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
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	
Derivatives				
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.
1–4 Family Residential Mortgage Banking Activities				
2. For the two calendar quarters preceding the current calendar quarter, did the institution meet one or both of the following mortgage banking activity thresholds: (1) Sales of 1–4 family residential mortgage loans during the calendar quarter exceeded $10 million, or (2) 1–4 family residential mortgage loans held for sale or trading as of calendar quarter-end exceeded $10 million?	RCON	Yes	No	
	FT03			2.
		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.
Assets and Liabilities Measured at Fair Value on a Recurring Basis	RCON	Yes	No	
3. Does the institution use the fair value option to measure any of its assets or liabilities?	FT06			3.
		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.
Servicing, Securitization and Asset Sale Activities				
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?	RCON	Yes	No	
	FT07			4.
		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 enhancements	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	
	FT09			5.
		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	
	FT11			6.
		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.
Variable Interest Entities		Yes	No	
7. Does the institution have any consolidated variable interest entities?	FT13			7.
		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				
Credit Card Lending Specialized Items	RCON	Yes	No	
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.
	RCON			
~~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~~	~~C407~~			~~8.e.~~
FDIC Loss-Sharing Agreements		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 or more 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 or more 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.

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.

	RCON	Yes		No
Comments?	6979			

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