

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 December 31, 2018

(20181231)

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).

(RCON 9999)

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

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

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

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

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

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

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

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.

- (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.

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

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

SUMMIT STATE BANK

Legal Title of Bank (RSSD 9017)

Santa Rosa

City (RSSD 9130)

CA

95403

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

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

FDIC Certificate Number

32203

(RSSD 9050)

The estimated average burden associated with this information collection is 37.94 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization(or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

Table of Contents

Signature Page _____	1	Schedule RC-F - Other Assets _____	RC-15
Contact Information _____	3, 4	Schedule RC-G - Other Liabilities _____	RC-15
Report of Income		Schedule RC-K - Quarterly Averages _____	RC-16, 17
Schedule RI - Income Statement _____	RI-1, 2, 3	Schedule RC-L - Off-Balance-Sheet Items _____	RC-18
Schedule RI-A - Changes in Bank Equity Capital _____	RI-4	Schedule RC-M - Memoranda _____	RC-19, 20, 21
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses _____	RI-5, 6	Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-22, 23, 24, 25
Schedule RI-E - Explanations _____	RI-7, 8	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-26, 27
Report of Condition		Schedule RC-R - Regulatory Capital: Part I. Regulatory Capital Components and Ratios _____	RC-28, 29, 30
Schedule RC - Balance Sheet _____	RC-1, 2	Part II. Risk-Weighted Assets _____	RC-31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43,
Schedule RC-B - Securities _____	RC-3, 4, 5	Schedule RC-T - Fiduciary and Related Services _____	RC- 44, 45, 46, 47
Schedule RC-C - Loans and Lease Financing Receivables: Part I. Loans and Leases _____	RC- 6, 7, 8, 9, 10	Schedule SU—Supplemental Information _____	SU-1, 2
Part II. Loans to Small Businesses and Small Farms _____	RC-11, 12	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	SU-3
Schedule RC-E - Deposit Liabilities _____	RC-13, 14		

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

Camille Kazarian
 Name (TEXT C490)
 EVP & CFO
 Title (TEXT C491)
 ckazarian@summitstatebank.com
 E-mail Address (TEXT C492)
 (707) 568-6000 Ext. 4910
 Area Code/Phone Number/Extension (TEXT C493)
 (707) 573-4623
 Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Karen Holloway
 Name (TEXT C495)
 Controller
 Title (TEXT C496)
 kholloway@summitstatebank.com
 E-mail Address (TEXT 4086)
 (707) 568-6000 Ext. 4905
 Area Code/Phone Number/Extension (TEXT 8902)
 (707) 573-4626
 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

James Brush
 Name (TEXT FT42)
 jbrush@summitstatebank.com
 E-mail Address (TEXT FT44)

(707) 568-6000 Ext. 4920
 Area Code/Phone Number/Extension (TEXT FT43)
 (707) 573-4622
 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

Camille Kazarian
 Name (TEXT C366)
 EVP & CFO
 Title (TEXT C367)
 ckazarian@summitstatebank.com
 E-mail Address (TEXT C368)
 (707) 568-6000 Ext. 4910
 Area Code/Phone Number/Extension (TEXT C369)
 (707) 573-4623
 Area Code/FAX Number (TEXT C370)

Secondary Contact

James Brush
 Name (TEXT C371)
 Pres & CEO
 Title (TEXT C372)
 jbrush@summitstatebank.com
 E-mail Address (TEXT C373)
 (707) 568-6000 Ext. 4920
 Area Code/Phone Number/Extension (TEXT C374)
 (707) 573-4622
 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

Genie Del Secco
Name (TEXT C437)
EVP/COO
Title (TEXT C438)
gdelsecco@summitstatebank.com
E-mail Address (TEXT C439)
(707) 568-4996
Area Code/Phone Number/Extension (TEXT C440)

Secondary Contact

Danielle Simon
Name (TEXT C442)
BSA Fraud Analyst
Title (TEXT C443)
dsimon@summitstatebank.com
E-mail Address (TEXT C444)
(707) 568-4946
Area Code/Phone Number/Extension (TEXT C445)

Third Contact

Charlene Richman
Name (TEXT C870)
Compliance Officer
Title (TEXT C871)
crichman@summitstatebank.com
E-mail Address (TEXT C872)
(707) 568-4904
Area Code/Phone number/Extension (TEXT C873)

Fourth Contact

Erin Roman
Name (TEXT C875)
BSA Fraud Analyst
Title (TEXT C876)
eroman@summitstatebank.com
E-mail Address (TEXT C877)
(707) 568-4995
Area Code/Phone number/Extension (TEXT C878)

**Consolidated Report of Income
for the period January 1, 2018 – December 31, 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	2,330	1.a.(1)(a)
(b) All other loans secured by real estate	4436	18,255	1.a.(1)(b)
(2) Commercial and industrial loans	4012	2,011	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	6	1.a.(3)(b)
(4) Not applicable			
(5) All other loans (1)	4058	61	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	22,663	1.a.(6)
b. Income from lease financing receivables	4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	4115	247	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	1,270	1.d.(1)
(2) Mortgage-backed securities	B489	239	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	873	1.d.(3)
e. Not Applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	14	1.f.
g. Other interest income	4518	266	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	4107	25,572	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	79	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	811	2.a.(2)(a)
(b) Time deposits of \$250,000 or less	HK03	1,054	2.a.(2)(b)
(c) Time deposits of more than \$250,000	HK04	1,565	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	0	2.b.
c. Other interest expense	GW44	441	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

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
2. Interest expense (continued):			
d. Not applicable			
e. Total interest expense (sum of items 2.a through 2.c)	4073	3,950	2.e.
3. Net interest income (item 1.h minus 2.e)			4074 21,622 3.
4. Provision for loan and lease losses			4230 530 4.
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	0	5.a.
b. Service charges on deposit accounts	4080	410	5.b.
c. Not applicable			
d. (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities	HT73	0	5.d.(1)
(2) Income from insurance activities(2)	HT74	0	5.d.(2)
e. Not applicable			
f. Net servicing fees	B492	82	5.f.
g. and h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	748	5.i.
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j.
k. Net gains (losses) on sales of other assets (3)	B496	0	5.k.
l. Other noninterest income*	B497	489	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)			4079 1,729 5.m.
6. a. Realized gains (losses) on held-to-maturity securities			3521 0 6.a.
b. Realized gains (losses) on available-for-sale securities			3196 27 6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	4135	9,035	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	1,008	7.b.
c. (1) Goodwill impairment losses	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232	0	7.c.(2)
d. Other noninterest expense*	4092	4,761	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)			4093 14,804 7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			HT69 8,044 8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4)			HT70 0 8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b)			4301 8,044 8.c.
9. Applicable income taxes (on item 8.c)			4302 2,217 9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)			4300 5,827 10.
11. Discontinued operations, net of applicable income taxes*			FT28 0 11.

* Describe on Schedule RI-E—Explanations.

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

(2) Includes underwriting income from insurance and reinsurance activities.

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

(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

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) _____		G104	5,827	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	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13) _____		4340	5,827	14.

Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. and 2. Not applicable				
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) _____		4313	94	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	0	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number 4150	M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) _____		4024	61	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions)(2) _____		RIAD 9106	Date 00000000	M.7.
8. through 10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____		RIAD A530	YES / NO NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) _____		RIAD F228	Amount N/A	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	0	M.14.

(1) The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported 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	59,677	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	59,677	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	5,827	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	120	5.
6. Treasury stock transactions, net	B510	0	6.
7. Changes incident to business combinations, net	4356	0	7.
8. LESS: Cash dividends declared on preferred stock	4470	0	8.
9. LESS: Cash dividends declared on common stock	4460	2,912	9.
10. Other comprehensive income(1)	B511	-1,193	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a)	3210	61,519	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.

	(Column A) Charge-offs(1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.(2)
b. Secured by farmland	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	0	C217	191	1.c.(2)(a)
(b) Secured by junior liens	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0	1.e.(2)
2. and 3. Not applicable					
4. Commercial and industrial loans	4638	28	4608	77	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a.
b. Automobile Loans	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	0	K206	23	5.c.
6. Not applicable					
7. All other loans (2)	4644	0	4628	0	7.
8. Lease financing receivables	4266	0	4267	0	8.
9. Total (sum of items 1 through 8)	4635	28	4605	291	9.

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

(2) Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to non-depository financial institutions and other loans."

Memoranda

	(Column A) Charge-offs(1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.1.
2. Not applicable					

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

Schedule RI-B Continued

Part I - Continued

Memoranda - Continued

Dollar Amounts in Thousands

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)

(Column A) Charge-offs(1)		(Column B) Recoveries	
Calendar year-to-date			
RIAD	Amount	RIAD	Amount
4655	0	4665	0

M.3.

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

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

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands

	RIAD	Amount	
1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	5,236	1.
2. Recoveries (must equal part I, item 9, column B, above)	4605	291	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	28	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	530	5.
6. Adjustments* (see instructions for this schedule)	C233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	6,029	7.

* Describe on Schedule RI-E—Explanations.

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
<i>Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.</i>						
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l:						
	a.	Income and fees from the printing and sale of checks	C013	0		1.a.
	b.	Earnings on/increase in value of cash surrender value of life insurance	C014	0		1.b.
	c.	Income and fees from automated teller machines (ATMs)	C016	0		1.c.
	d.	Rent and other income from other real estate owned	4042	0		1.d.
	e.	Safe deposit box rent	C015	0		1.e.
	f.	Bank card and credit card interchange fees	F555	325		1.f.
	g.	Income and fees from wire transfers not reportable as service charges on deposit accounts	T047	0		1.g.
TEXT						
h.	4461	SBA Guarantee Reimbursement for OREO loss	4461	108		1.h.
i.	4462		4462	0		1.i.
j.	4463		4463	0		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:						
	a.	Data processing expenses	C017	1,497		2.a.
	b.	Advertising and marketing expenses	0497	785		2.b.
	c.	Directors' fees	4136	545		2.c.
	d.	Printing, stationery, and supplies	C018	0		2.d.
	e.	Postage	8403	0		2.e.
	f.	Legal fees and expenses	4141	0		2.f.
	g.	FDIC deposit insurance assessments	4146	0		2.g.
	h.	Accounting and auditing expenses	F556	0		2.h.
	i.	Consulting and advisory expenses	F557	0		2.i.
	j.	Automated teller machine (ATM) and interchange expenses	F558	0		2.j.
	k.	Telecommunications expenses	F559	0		2.k.
	l.	Other real estate owned expenses	Y923	0		2.l.
	m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	Y924	0		2.m.
TEXT						
n.	4464		4464	0		2.n.
o.	4467		4467	0		2.o.
p.	4468		4468	0		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):						
TEXT						
a.(1)	FT29		FT29	0		3.a.(1)
(2)		Applicable income tax effect	FT30	0		3.a.(2)
b.(1)	FT31		FT31	0		3.b.(1)
(2)		Applicable income tax effect	FT32	0		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):						
TEXT						
a.	B526		B526	0		4.a.
TEXT						
b.	B527		B527	0		4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
TEXT						
a.	4498		4498	0		5.a.
b.	4499		4499	0		5.b.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2018

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin(1)				0081	3,565	1.a.
b. Interest-bearing balances(2)				0071	18,128	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	7,991	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	70,174	2.b.
c. Equity securities with readily determinable fair values not held for trading (3)				JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold				B987	0	3.a.
b. Securities purchased under agreements to resell(4)				B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	0	4.a.
b. Loans and leases held for investment		B528	510,578			4.b.
c. LESS: Allowance for loan and lease losses		3123	6,029			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	504,549	4.d.
5. Trading assets						
				3545	0	5.
				2145	5,803	6.
6. Premises and fixed assets (including capitalized leases)						
				2150	0	7.
7. Other real estate owned (from Schedule RC-M)						
				2130	0	8.
8. Investments in unconsolidated subsidiaries and associated companies						
				3656	0	9.
9. Direct and indirect investments in real estate ventures						
				2143	4,394	10.
10. Intangible assets (from Schedule RC-M)						
				2160	7,500	11.
11. Other assets (from Schedule RC-F)						
				2170	622,104	12.
12. Total assets (sum of items 1 through 11)						
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200	501,189	13.a.
(1) Noninterest-bearing(5)		6631	120,011			13.a.(1)
(2) Interest-bearing		6636	381,178			13.a.(2)
b. Not Applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased(6)				B993	0	14.a.
b. Securities sold under agreements to repurchase(7)				B995	0	14.b.
15. Trading liabilities						
				3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						
				3190	56,800	16.
17. and 18. Not Applicable						
19. Subordinated notes and debentures(8)						
				3200	0	19.

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

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

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

(4) Includes all securities resale agreements, regardless of maturity.

(5) Includes noninterest-bearing demand, time, and savings deposits.

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

(7) Includes all securities repurchase agreements, regardless of maturity.

(8) Includes limited-life preferred stock and related surplus.

Schedule RC - Continued

Dollar Amounts in Thousands	RCON	Amount	
Liabilities—continued			
20. Other liabilities (from Schedule RC-G)	2930	2,595	20.
21. Total liabilities (sum of items 13 through 20)	2948	560,584	21.
22. Not Applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	0	23.
24. Common stock	3230	36,967	24.
25. Surplus (excludes all surplus related to preferred stock)	3839	0	25.
26. a. Retained earnings	3632	26,342	26.a.
b. Accumulated other comprehensive income(1)	B530	-1,789	26.b.
c. Other equity capital components (2)	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	61,520	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	61,520	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	622,104	29.

Memoranda

To be reported with the March Report of Condition.

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

RCON	Number
6724	N/A

M.1.

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

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

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

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

3 = This number is not to be used.

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

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

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

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

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	N/A

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-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities)(1)									
	HT50	7,991	HT51	7,612	HT52	41,579	HT53	39,546	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	0	8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	HT54	0	HT55	0	HT56	11,217	HT57	10,972	4.a.(1)
(2) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.(2)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(2)	G312	0	G313	0	G314	0	G315	0	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(2)	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.(3)

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.(1)(a)
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)
4. c. (2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	0	K153	0	4.c.(2)(a)
(b). All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products									
	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	19,920	1741	19,656	6.a.
b. Other Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values(2)(3)					A510	N/A	A511	N/A	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	7,991	1771	7,612	1772	72,716	1773	70,174	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 details on ASU 2016-01.

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities(1)	0416	36,894	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	1,027	M.2.a.(1)
(2) Over three months through 12 months	A550	4,570	M.2.a.(2)
(3) Over one year through three years	A551	7,546	M.2.a.(3)
(4) Over three years through five years	A552	4,697	M.2.a.(4)
(5) Over five years through 15 years	A553	49,354	M.2.a.(5)
(6) Over 15 years	A554	0	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)			
(1) Three months or less	A555	0	M.2.b.(1)
(2) Over three months through 12 months	A556	0	M.2.b.(2)
(3) Over one year through three years	A557	0	M.2.b.(3)
(4) Over three years through five years	A558	0	M.2.b.(4)
(5) Over five years through 15 years	A559	0	M.2.b.(5)
(6) Over 15 years	A560	10,972	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	0	M.2.c.(1)
(2) Over three years	A562	0	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	5,596	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	7,991	M.4.a.
b. Fair value	8783	7,612	M.4.b.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report

- (1) loans and leases held for sale at the lower of cost or fair value,
- (2) loans and leases held for investment, net of unearned income, and
- (3) loans and leases accounted for at fair value under a fair value option.

Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	RCON	Amount	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans	F158	753	1.a.(1)
(2) Other construction loans and all land development and other land loans	F159	23,577	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	1420	64,222	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	3,158	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	5367	50,280	1.c.(2)(a)
(b) Secured by junior liens	5368	3,210	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460	33,623	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	119,850	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161	167,991	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	1288	0	2.
3. Loans to finance agricultural production and other loans to farmers	1590	1,116	3.
4. Commercial and industrial loans	1766	42,572	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	0	6.a.
b. Other revolving credit plans	B539	5	6.b.
c. Automobile Loans	K137	0	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)	K207	221	6.d.
7. Not applicable			
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	0	8.
9. Loans to nondepository financial institutions and other loans:			
a. Loans to nondepository financial institutions	J454	0	9.a.
b. Other loans	J464	0	9.b.
10. Lease financing receivables (net of unearned income)	2165	0	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)	2122	510,578	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	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K159	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties	F576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K162	0	M.1.d.(2)
e. Commercial and Industrial loans	K256	0	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165	0	M.1.f.
<i>Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland	K166	0	M.1.f.(1)
(2) and (3) Not applicable			
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit Cards	K098	0	M.1.f.(4)(a)
(b) Automobile Loans	K203	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	0	M.1.f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by(1):</i>			
- Banks with \$300 million or more in total assets			
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans			
(5) Loans to finance agricultural production and other loans to farmers	K168	0	M.1.f.(5)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified items (sum of Memorandum items 1.a.(1) through 1.f)	HK25	0	M.1.g.

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands

	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of:(1,2)			
(1) Three months or less	A564	2,656	M.2.a.(1)
(2) Over three months through 12 months	A565	4,589	M.2.a.(2)
(3) Over one year through three years	A566	8,854	M.2.a.(3)
(4) Over three years through five years	A567	9,159	M.2.a.(4)
(5) Over five years through 15 years	A568	8,130	M.2.a.(5)
(6) Over 15 years	A569	16,601	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	65,932	M.2.b.(1)
(2) Over three months through 12 months	A571	26,441	M.2.b.(2)
(3) Over one year through three years	A572	30,556	M.2.b.(3)
(4) Over three years through five years	A573	39,052	M.2.b.(4)
(5) Over five years through 15 years	A574	244,468	M.2.b.(5)
(6) Over 15 years	A575	52,016	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	42,525	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	909	M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a))	5370	20,149	M.4.
5. and 6. Not applicable			

(1) Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a).

(3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a).

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands

	RCON	Amount	
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance	C779	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	F230	0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, part I, item 12).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231	N/A	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	N/A	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	0	M.9.
10. and 11. Not applicable			

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	
<i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year	GW45	0	GW46	0	GW47	0	M.12.
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35) as of December 31, 2017</i>							
13. Construction, land development, and other land loans with interest reserves:							
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a)	G376	N/A					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	N/A	M.13.b.

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases	G378	317,896	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	0	M.15.a.(1)
(2) Proprietary reverse mortgages	J467	0	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	0	M.15.b.(1)
(2) Proprietary reverse mortgages	J469	0	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	0	M.15.c.(1)
(2) Proprietary reverse mortgages	J471	0	M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

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

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

RCON	YES / NO
6999	NO

1.

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

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

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

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

Number of Loans	
RCON	Number
5562	N/A
5563	N/A

2.a.

2.b.

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

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less	5564	4	5565	134	3.a.
b. With original amounts of more than \$100,000 through \$250,000	5566	23	5567	3,592	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5568	113	5569	52,455	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	98	5571	3,603	4.a.
b. With original amounts of more than \$100,000 through \$250,000	5572	66	5573	5,601	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5574	71	5575	19,032	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	NO

5.

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

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

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

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

Number of Loans	
RCON	Number
5576	N/A
RCON	Number
5577	N/A

6.a.

6.b.

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

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With original amounts of \$100,000 or less	5578	1	5579	100	7.a.
b. With original amounts of more than \$100,000 through \$250,000	5580	0	5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000	5582	3	5583	798	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	2	5585	41	8.a.
b. With original amounts of more than \$100,000 through \$250,000	5586	3	5587	53	8.b.
c. With original amounts of more than \$250,000 through \$500,000	5588	2	5589	505	8.c.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits(1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	175,690			B550	252,821	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.	2203	9,237			2530	58,784	3.
4. Commercial banks and other depository institutions in the U.S.	B551	736			B552	3,921	4.
5. Banks in foreign countries	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	185,663	2210	145,463	2385	315,526	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	5,287	M.1.a.
b. Total brokered deposits	2365	3,086	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)(2)	HK05	3,086	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	3,086	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	0	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	48,500	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	3,921	M.1.f.
g. Total reciprocal deposits (as of the report date)	JH83	77,639	M.1.g.

(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	104,060	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	25,817	M.2.a.(2)
b. Total time deposits of less than \$100,000	6648	29,816	M.2.b.
c. Total time deposits of \$100,000 through \$250,000	J473	72,762	M.2.c.
d. Total time deposits of more than \$250,000	J474	83,071	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	2,344	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	22,158	M.3.a.(1)
(2) Over three months through 12 months	HK08	54,483	M.3.a.(2)
(3) Over one year through three years	HK09	25,638	M.3.a.(3)
(4) Over three years	HK10	299	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	76,641	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	54,742	M.4.a.(1)
(2) Over three months through 12 months	HK13	21,300	M.4.a.(2)
(3) Over one year through three years	HK14	7,029	M.4.a.(3)
(4) Over three years	HK15	0	M.4.a.(4)
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	K222	76,042	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	YES / NO	
	P752	YES	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	1,831	1.
2.	Net deferred tax assets(2)			2148	1,332	2.
3.	Interest-only strips receivable (not in the form of a security)(3)			HT80	0	3.
4.	Equity investments without readily determinable fair values(4)			1752	3,085	4.
5.	Life insurance assets:					
a.	General account life insurance assets			K201	0	5.a.
b.	Separate account life insurance assets			K202	0	5.b.
c.	Hybrid account life insurance assets			K270	0	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>						
6.	All other assets					
	(itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)			2168	1,252	6.
a.	Prepaid expenses	2166	409			6.a.
b.	Repossessed personal property (including vehicles)	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets	J448	0			6.d.
e.	Computer software	FT33	0			6.e.
f.	Accounts receivable	FT34	0			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans	FT35	0			6.g.
TEXT						
h.	3549 Prepaid Taxes	3549	717			6.h.
i.	3550	3550	0			6.i.
j.	3551	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	7,500	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	259	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	1,909	1.b.
2.	Net deferred tax liabilities(2)			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	244	3.
<i>Items 4.a through 4.g are to be completed semiannually in the June and December reports only.</i>						
4.	All other liabilities					
	(itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)			2938	183	4.
a.	Accounts Payable	3066	0			4.a.
b.	Deferred compensation liabilities	C011	0			4.b.
c.	Dividends declared but not yet payable	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d.
TEXT						
e.	3552	3552	0			4.e.
f.	3553	3553	0			4.f.
g.	3554	3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	2,595	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	20,273	1.
2. U.S. Treasury securities and U.S. Government agency obligations(2) (excluding mortgage-backed securities)	B558	49,346	2.
3. Mortgage-backed securities(2)	B559	8,017	3.
4. All other debt securities(2) and equity securities with readily determinable fair values not held for trading(3)	B560	20,964	4.
5. Federal funds sold and securities purchased under agreements to resell	3365	0	5.
6. Loans:			
a. Total loans	3360	495,448	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	53,803	6.b.(1)
(2) All other loans secured by real estate	3466	396,408	6.b.(2)
c. Commercial and industrial loans	3387	41,350	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B561	0	6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	9	6.d.(2)
7. Not applicable			
8. Lease financing receivables (net of unearned income)	3484	0	8.
9. Total assets(4)	3368	601,870	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485	62,924	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	131,873	11.a.
b. Time deposits of \$250,000 or less	HK16	92,070	11.b.
c. Time deposits of more than \$250,000	HK17	80,163	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353	0	12.
13. To be completed by banks with \$100 million or more in total assets:(5) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	37,036	13.

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

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

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

a) Debt securities at amortized cost.

b) For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have not adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value.

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

(5) The \$100 million asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-K—Quarterly Averages (1) - Continued

Memorandum

Dollar Amounts in Thousands

	RCON	Amount
<i>Memorandum item 1 is to be completed by:(2)</i>		
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans. 		
1. Loans to finance agricultural production and other loans to farmers	3386	861

M.1.

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

Schedule RC-L—Off-Balance Sheet Items

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

		Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines			3814	972	1.a.
b.	Credit card lines			3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a)	1-4 family residential construction loan commitments			F164	1,938	1.c.(1)(a)
(b)	Commercial real estate, other construction loan, and land development loan commitments			F165	37,396	1.c.(1)(b)
(2) NOT secured by real estate						
				6550	3,450	1.c.(2)
d. Not applicable						
e. Other unused commitments:						
(1)	Commercial and industrial loans			J457	32,755	1.e.(1)
(2)	Loans to financial institutions			J458	0	1.e.(2)
(3)	All other unused commitments			J459	6,988	1.e.(3)
2. Financial standby letters of credit						
3. Performance standby letters of credit						
4. Commercial and similar letters of credit						
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	0	6.a.
b.	Securities borrowed			3432	0	6.b.
7. and 8. Not applicable						
<i>Items 9.c through 9.f and 10.b through 10.e are to be completed semiannually in the June and December reports only.</i>						
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")						
a. and b. Not applicable						
c.	Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf			C978	15,000	9.c.
TEXT						
d.	3555	3555	0			9.d.
e.	3556	3556	0			9.e.
f.	3557	3557	0			9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")						
a. Not applicable						
TEXT						
b.	5592	5592	0			10.b.
c.	5593	5593	0			10.c.
d.	5594	5594	0			10.d.
e.	5595	5595	0			10.e.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>						
11. Year-to-date merchant credit card sales volume:						
a.	Sales for which the reporting bank is the acquiring bank			C223	0	11.a.
b.	Sales for which the reporting bank is the agent bank with risk			C224	0	11.b.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____				
		6164	8,052	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____				
	Number	6165	2	1.b.
2. Intangible assets:				
a. Mortgage servicing assets _____				
		3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets _____				
	A590	0		2.a.(1)
b. Goodwill _____				
		3163	4,119	2.b.
c. All other intangible assets _____				
		JF76	275	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10) _____				
		2143	4,394	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land _____				
		5508	0	3.a.
b. Farmland _____				
		5509	0	3.b.
c. 1-4 family residential properties _____				
		5510	0	3.c.
d. Multifamily (5 or more) residential properties _____				
		5511	0	3.d.
e. Nonfarm nonresidential properties _____				
		5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7) _____				
		2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in schedule RC, item 2.c)(1) _____				
		JA29		4.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of:(2)				
(a) One year or less _____				
	F055	56,800		5.a.(1)(a)
(b) Over one year through three years _____				
	F056	0		5.a.(1)(b)
(c) Over three years through five years _____				
	F057	0		5.a.(1)(c)
(d) Over five years _____				
	F058	0		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)(3) _____				
	2651	56,800		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____				
	F059	0		5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of:(4)				
(a) One year or less _____				
	F060	0		5.b.(1)(a)
(b) Over one year through three years _____				
	F061	0		5.b.(1)(b)
(c) Over three years through five years _____				
	F062	0		5.b.(1)(c)
(d) Over five years _____				
	F063	0		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)(5) _____				
	B571	0		5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) _____				
	3190	56,800		5.c.

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

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

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

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

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

Schedule RC-M—Continued

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

Dollar Amounts in Thousands

		RCON	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities?	B569	NO	6.
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	RCON	Amount	7.
		B570	0	
8.	Internet Web site addresses and physical office trade names:			
	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)			
	<input type="text" value="TEXT 4087"/> http://www.summitstatebank.com			8.a.
	b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):(1)			
(1)	<input type="text" value="TE01 N528"/>			8.b.(1)
(2)	<input type="text" value="TE02 N528"/>			8.b.(2)
(3)	<input type="text" value="TE03 N528"/>			8.b.(3)
(4)	<input type="text" value="TE04 N528"/>			8.b.(4)
(5)	<input type="text" value="TE05 N528"/>			8.b.(5)
(6)	<input type="text" value="TE06 N528"/>			8.b.(6)
(7)	<input type="text" value="TE07 N528"/>			8.b.(7)
(8)	<input type="text" value="TE08 N528"/>			8.b.(8)
(9)	<input type="text" value="TE09 N528"/>			8.b.(9)
(10)	<input type="text" value="TE10 N528"/>			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)	<input type="text" value="TE01 N529"/>			8.c.(1)
(2)	<input type="text" value="TE02 N529"/>			8.c.(2)
(3)	<input type="text" value="TE03 N529"/>			8.c.(3)
(4)	<input type="text" value="TE04 N529"/>			8.c.(4)
(5)	<input type="text" value="TE05 N529"/>			8.c.(5)
(6)	<input type="text" value="TE06 N529"/>			8.c.(6)
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCON	YES / NO	9.
		4088	YES	
10.	Secured liabilities:	RCON	Amount	
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a.
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	F065	0	10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCON	YES / NO	11.
		G463	YES	
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCON	YES / NO	12.
		G464	NO	
13.	Not applicable			
14.	Captive insurance and reinsurance subsidiaries:	RCON	Amount	
	a. Total assets of captive insurance subsidiaries(2)	K193	0	14.a.
	b. Total assets of captive reinsurance subsidiaries(2)	K194	0	14.b.

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

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	N/A

15.b.

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

16. International remittance transfers offered to consumers:(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 _____
- (2) International ACH transactions _____
- (3) Other proprietary services operated by your institution _____
- (4) Other proprietary services operated by another party _____

RCON	YES / NO
N517	YES
N518	NO
N519	NO
N520	NO

16.a.(1)

16.a.(2)

16.a.(3)

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	N/A
------	-----

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	N/A

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 _____
- (2) Estimated dollar value of international remittance transfers _____
- (3) Estimated number of international remittance transfers for which your institution applied the temporary exception _____

N523	N/A
	Amount
N524	N/A
	Number
N527	N/A

16.d.(1)

16.d.(2)

16.d.(3)

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland	3493	0	3494	0	3495	0	1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	0	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	0	C237	0	C229	291	1.c.(2)(a)
(b) Secured by junior liens	C238	0	C239	0	C230	194	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	111	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	0	F180	0	F182	188	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	1,339	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	B834	0	B835	0	B836	0	2
3. Not applicable							
4. Commercial and industrial loans	1606	0	1607	0	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a.
b. Automobile loans	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	0	K217	0	K218	0	5.c.
6. Not applicable							
7. All other loans(1)	5459	0	5460	0	5461	0	7.
8. Lease financing receivables	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8)	1406	0	1407	0	1403	2,123	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	10.

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

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036	0	K037	0	K038	177	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039	0	K040	0	K041	133	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	0	K043	0	K044	0	11.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties	F661	0	F662	0	F663	485	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	1,161	M.1.d.(2)
e. Commercial and industrial loans	K257	0	K258	0	K259	0	M.1.e.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland	K130	0	K131	0	K132	0	M.1.f.(1)
(2) and (3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:(1)</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers	K138	0	K139	0	K140	0	M.1.f.(5)
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f.(2))	HK26	0	HK27	0	HK28	1,646	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	0	6559	0	6560	0	M.2.
3. Not applicable							

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

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

Schedule RC-N—Continued

Memoranda—Continued

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	0	1597	0	1583	0	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	0	C241	0	C226	0	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.							
7. Additions to nonaccrual assets during the previous six months					RCON	Amount	
					C410	0	M.7.
8. Nonaccrual assets sold during the previous six months					C411	0	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	0	L184	0	L185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	0	L187	0	L188	0	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	501,738	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions		F237	0	2.
3. Not applicable				
4. Average consolidated total assets for the calendar quarter		K652	602,480	4.
a. Averaging method used	Number			4.a.
(for daily averaging, enter 1, for weekly averaging, enter 2)	K653 1			
	Amount			
5. Average tangible equity for the calendar quarter(1)		K654	57,420	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less		G465	0	7.a.
b. Over one year through three years		G466	0	7.b.
c. Over three years through five years		G467	0	7.c.
d. Over five years		G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less		G469	0	8.a.
b. Over one year through three years		G470	0	8.b.
c. Over three years through five years		G471	0	8.c.
d. Over five years		G472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)		G803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a.
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?			YES / NO	
		K656	NO	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Amount	
a. Banker's bank deduction		K657	N/A	10.a.
b. Banker's bank deduction limit		K658	N/A	10.b.
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?			YES / NO	
		K659	NO	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)			Amount	
a. Custodial bank deduction		K660	N/A	11.a.
b. Custodial bank deduction limit		K661	N/A	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	243,628	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	Number F050 6,434			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	252,700	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	Number F052 334			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	4,812	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	Number F046 176			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	599	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	Number F048 1			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 Saving association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:				
TEXT		RCON	FDIC Cert No.	
A545		A545	0	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	36,967			1.
		RCON				
2.	Retained earnings	3632	26,342			2.
		RCOA				
3.	Accumulated other comprehensive income (AOCI)	B530	-1,789			3.
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	0=No 1=Yes		RCOA P838		3.a.
					1	
				RCOA	Amount	
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	0			4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	61,520			5.
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	4,119			6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	275			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	0			8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
	a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)(1)	P844	-1,789			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	N/A			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	0			9.c.
	d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847	0			9.d.
	e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	P848	0			9.e.
	f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate 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	N/A			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	0			10.a.
	b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	0			10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0			11.
12.	Subtotal (item 5 minus items 6 through 11)	P852	58,915			12.

(1) Institutions that entered "1" for Yes in item 3.a and 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 entered "1" for Yes in item 3.a and 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 entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands		RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold		P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions		P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18)		P859	58,915	19.
Additional tier 1 capital				
20. Additional tier 1 capital instruments plus related surplus		P860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital		P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)		P863	0	23.
24. LESS: Additional tier 1 capital deductions		P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)		P865	0	25.
Tier 1 capital				
26. Tier 1 capital (sum of items 19 and 25)		8274	58,915	26.
Tier 2 capital				
27. Tier 2 capital instruments plus related surplus		P866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital		P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital		P868	0	29.
30. Allowance for loan and lease losses includable in tier 2 capital		5310	6,273	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	N/A	31.
32. Tier 2 capital before deductions (sum of items 27 through 31)		P870	6,273	32.
33. LESS: Tier 2 capital deductions		P872	0	33.
34. Tier 2 capital (greater of item 32 minus item 33, or zero)		5311	6,273	34.
Total Capital				
35. Total capital (sum of items 26 and 34)		3792	65,188	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	601,870	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital		RCOA		
	(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)	P875	4,394	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	0	38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	597,476	39.
Total Risk-Weighted Assets				
40.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	561,664	40.
Risk-Based Capital Ratios*		RCOA	Percentage	
41.	Common equity tier 1 capital ratio (item 19 divided by item 40)	P793	10.4894%	41.
42.	Tier 1 capital ratio (item 26 divided by item 40)	7206	10.4894%	42.
43.	Total capital ratio (item 35 divided by item 40)	7205	11.6062%	43.
Leverage Capital Ratios*		RCOA	Percentage	
44.	Tier 1 leverage ratio (item 26 divided by item 39)	7204	9.8606%	44.
45.	Not applicable			
Capital Buffer*		RCOA	Percentage	
46.	Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments	H311	3.6062%	46.
Institutions must complete items 47 and 48 if the amount in item 46 is less than or equal to the applicable minimum capital conservation buffer:		RCOA	Amount	
47.	Eligible retained income	H313	N/A	47.
48.	Distributions and discretionary bonus payments during the quarter	H314	N/A	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

To be completed by all institutions

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.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						
	Amount	Amount	0%	2%	4%	10%	20%	50%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (2)									
1. Cash and balances due from depository institutions	RCON D957 21,693	RCON S396 0	RCON D958 19,702				RCON D959 1,991	RCON S397 0	1.
2. Securities :									
a. Held-to-maturity securities	RCON D961 7,991	RCON S399 0	RCON D962 0	RCON HJ74 0	RCON HJ75 0		RCON D963 7,991	RCON D964 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCON JA21 70,174	RCON S402 -2,542	RCON D967 214	RCON HJ76 0	RCON HJ77 0		RCON D968 52,796	RCON D969 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold	RCON D971 0		RCON D972 0				RCON D973 0	RCON S410 0	3.a.
b. Securities purchased under agreements to resell	RCON H171 0	RCON H172 0							3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures	RCON S413 0	RCON S414 0	RCON H173 0				RCON S415 0	RCON S416 0	4.a.
b. High volatility commercial real estate exposures	RCON S419 0	RCON S420 0	RCON H174 0				RCON H175 0	RCON H176 0	4.b.

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

Schedule RC-R—Continued

Part II — Continued

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

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
Balance Sheet Asset Categories(2)			
1. Cash and balances due from depository institutions	RCON D960	RCON S398	1.
	0	0	
2. Securities :			
a. Held-to-maturity securities	RCON D965	RCON S400	2.a.
	0	0	
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCON D970	RCONS403	2.b.
	19,706	0	
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	RCON D974	RCON S411	3.a.
	0	0	
b. Securities purchased under agreements to resell			3.b.
4. Loans and leases held for sale:			
a. Residential mortgage exposures	RCON S417		4.a.
	0		
b. High volatility commercial real estate exposures	RCON H177	RCON S421	4.b.
	0	0	

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)							
Allocation by Risk-Weight Category														
	250%(4)	300%	400%	600%	625%	937.5%	1250%							
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount							
Balance Sheet Asset Categories(continued)														
1. Cash and balances due from depository institutions _____														
2. Securities :														
a. Held-to-maturity securities _____														
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading _____								RCON H270	RCON S405			RCON S406		
									0			0		
3. Federal funds sold and securities purchased under agreements to resell:														
a. Federal funds sold _____														
b. Securities purchased under agreements to resell _____														
4. Loans and leases held for sale:														
a. Residential mortgage exposures _____														
b. High volatility commercial real estate exposures _____														

1.
2.a.
2.b.
3.a.
3.b.
4.a.
4.b.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands

Balance Sheet Asset Categories(continued)

1. Cash and balances due from depository institutions	_____
2. Securities:	
a. Held-to-maturity securities	_____
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	_____
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	_____
b. Securities purchased under agreements to resell	_____
4. Loans and leases held for sale:	
a. Residential mortgage exposures	_____
b. High volatility commercial real estate exposures	_____

(Column R)	(Column S)
Application of Other Risk-Weighting Approaches(3)	
Exposure Amount	Risk-Weighted Asset Amount
Amount	Amount
RCON H271	RCON H272
0	0
RCON H273	RCON H274
0	0
RCON H275	RCON H276
0	0

1.
2.a.
2.b.
3.a.
3.b.
4.a.
4.b.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Totals from Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category					
	Amount	Amount	0%	2%	4%	10%	20%	50%
4. Loans and leases held for sale (continued):								
c. Exposures past due 90 days or more or on nonaccrual(5)	RCON S423 0	RCON S424 0	RCON S425 0	RCON HJ78 0	RCON HJ79 0		RCON S426 0	RCON S427 0
d. All other exposures	RCON S431 0	RCON S432 0	RCON S433 0	RCON HJ80 0	RCON HJ81 0		RCON S434 0	RCON S435 0
5. Loans and leases held for investment:								
a. Residential mortgage exposures	RCON S439 90,271	RCON S440 0	RCON H178 0				RCON S441 0	RCON S442 82,710
b. High volatility commercial real estate exposures	RCON S445 8,103	RCON S446 0	RCON H179 0				RCON H180 0	RCON H181 0
c. Exposures past due 90 days or more or on nonaccrual(6)	RCON S449 0	RCON S450 0	RCON S451 0	RCON HJ82 0	RCON HJ83 0		RCON S452 0	RCON S453 0
d. All other exposures	RCON S457 412,204	RCON S458 0	RCON S459 0	RCON HJ84 0	RCON HJ85 0		RCON S460 0	RCON S461 0
6. LESS: Allowance for loan and lease losses	RCON 3123 6,029	RCON 3123 6,029						

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

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
4. Loans and leases held for sale (continued):			
c. Exposures past due 90 days or more or on nonaccrual(5)	RCON S428	RCON S429	4.c.
	0	0	
d. All other exposures	RCON S436	RCON S437	4.d.
	0	0	
5. Loans and leases held for investment:			
a. Residential mortgage exposures	RCON S443		5.a.
	7,561		
b. High volatility commercial real estate exposures	RCON H182	RCON S447	5.b.
	0	8,103	
c. Exposures past due 90 days or more or on nonaccrual(6)	RCON S454	RCON S455	5.c.
	0	0	
d. All other exposures	RCON S462	RCON S463	5.d.
	412,204	0	
6. LESS: Allowance for loan and lease losses			6.

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%(8)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):								
c. Exposures past due 90 days or more or on nonaccrual(9)								4.c.
d. All other exposures								4.d.
5. Loans and leases held for investment:								
a. Residential mortgage exposures								5.a.
b. High volatility commercial real estate exposures								5.b.
c. Exposures past due 90 days or more or on nonaccrual(10)								5.c.
d. All other exposures								5.d.
6. LESS: Allowance for loan and lease losses								6.

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column R)	(Column S)	
	Application of Other Risk-Weighting Approaches(7)		
	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	
4. Loans and leases held for sale (continued):			
c. Exposures past due 90 days or more or on nonaccrual(9)	RCON H277	RCON H278	4.c.
	0	0	
d. All other exposures	RCON H279	RCON H280	4.d.
	0	0	
5. Loans and leases held for investment:			
a. Residential mortgage exposures	RCON H281	RCON H282	5.a.
	0	0	
b. High volatility commercial real estate exposures	RCON H283	RCON H284	5.b.
	0	0	
c. Exposures past due 90 days or more or on nonaccrual(10)	RCON H285	RCON H286	5.c.
	0	0	
d. All other exposures	RCON H287	RCON H288	5.d.
	0	0	
6. LESS: Allowance for loan and lease losses			6.

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
			Allocation by Risk-Weight Category						
			0%	2%	4%	10%	20%	50%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets _____	0	0	0	0	0	0	0	0	7.
	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	
8. All other assets(11) _____	17,697	4,394	0	0	0		220	115	8.
a. Separate account bank-owned life insurance _____									8.a.
b. Default fund contributions to central counterparties _____									8.b.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
7. Trading assets	RCON D980	RCON S467	7.
	0	0	
8. All other assets(11)	RCON D985	RCON H185	8.
	12,968	0	
a. Separate account bank-owned life insurance			8.a.
b. Default fund contributions to central counterparties			8.b.

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

Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250%(13)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets	RCON H289	RCON H186	RCON H290	RCON H187			
		0	0	0			
8. All other assets(14)	RCON H293	RCON H188	RCON S470	RCON S471			
		0	0	0			
a. Separate account bank-owned life insurance							
b. Default fund contributions to central counterparties							

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column R)	(Column S)	
	Application of Other Risk-Weighting Approaches(12)		
	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	
7. Trading assets	RCO H291	RCO H292	7.
	0	0	
8. All other assets(14)	RCO H294	RCO H295	8.
	0	0	
a. Separate account	RCO H296	RCO H297	8.a.
bank-owned life insurance	0	0	
b. Default fund	RCO H298	RCO H299	8.b.
contributions to central counterparties	0	0	

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	Column Q			(Column T)	(Column U)	
			Allocation by Risk-Weight Category (Exposure Amount)					
			1250%					
Total Risk-Weighted Asset Amount by Calculation Methodology								
SSFA(15)							Gross-Up	
Dollar Amounts in Thousands							Amount	Amount
Securitization Exposures: On- and Off-Balance Sheet								
9. On-balance sheet securitization exposures:	RCON S475	RCON S476	RCON S477		RCON S478	RCON S479		
a. Held-to-maturity securities	0	0	0		0	0	9.a.	
b. Available-for-sale securities	0	0	0		0	0	9.b.	
c. Trading assets	0	0	0		0	0	9.c.	
d. All other on-balance sheet securitization exposures	0	0	0		0	0	9.d.	
10. Off-balance sheet securitization exposures	0	0	0		0	0	10.	

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						
			(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
			0%	2%	4%	10%	20%	50%	
Dollar Amounts in Thousands									
Amount									
11. Total balance sheet Assets(16)	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	
	622,104	-4,177	19,916	0	0		62,998	82,825	

	Allocation by Risk-Weight Category	
	(Column I)	(Column J)
	100%	150%
Dollar Amounts in Thousands		
Amount		
11. Total balance sheet Assets(16)	RCON D990	RCON S503
	452,439	8,103

(15) Simplified Supervisory Formula Approach

(16) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.

Item 11, column A, must equal Schedule RC, item 12.

Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches
	250%(17)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300	
11. Total balance sheet Assets(16)		0	0	0			0	0	

(16) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.

Item 11, column A, must equal Schedule RC, item 12.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A)	CCF (18)	(Column B)	Allocation by Risk-Weight Category						
	Face, Notional, or Other Amount		Credit Equivalent Amount(19)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Amount		Amount	0%	2%	4%	10%	20%	50%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(20)										
12. Financial standby letters of credit	RCON D991 0	1.0	RCON D992 0	RCON D993 0	RCON HJ92 0	RCON HJ93 0		RCON D994 0	RCON D995 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997 3,707	0.5	RCON D998 1,854	RCON D999 0				RCON G603 0	RCON G604 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606 0	0.2	RCON G607 0	RCON G608 0	RCON HJ94 0	RCON HJ95 0		RCON G609 0	RCON G610 0	14.
15. Retained recourse on small business obligations sold with recourse	RCON G612 0	1.0	RCON G613 0	RCON G614 0				RCON G615 0	RCON G616 0	15.

(18) Credit conversion factor.

(19) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

(20) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II — Continued

	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
Dollar Amounts in Thousands			
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)(20)			
12. Financial standby letters of credit	RCON D996 0	RCON S511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCON G605 1,854	RCON S512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G611 0	RCON S513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCON G617 0	RCON S514 0	15.

(20) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II — Continued

	(Column A)	CCF (21)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
	Face, Notional, or Other Amount		Credit Equivalent Amount(22)						
	Amount		Amount	0%	2%	4%	10%	20%	
Dollar Amounts in Thousands									
16. Repo-style transactions(23)	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	16.
	0	1.0	0	0	0	0		0	
17. All other off-balance sheet liabilities	RCON G618		RCON G619	RCON G620				RCON G621	17.
	0	1.0	0	0				0	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):									
a. Original maturity of one year or less	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	18.a.
	1,823	0.2	365	0	0	0		0	
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	18.b.
	81,676	0.5	40,838	0	0	0		0	
19. Unconditionally cancelable commitments	RCON S540		RCON S541						19.
	0	0.0	0						
20. Over-the-counter derivatives			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	20.
			0	0	0	0	0	0	
21. Centrally cleared derivatives			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	21.
			0	0	0	0		0	
22. Unsettled transactions (failed trades)(24)	RCON H191			RCON H193				RCON H194	22.
	0			0				0	

(21) Credit conversion factor.

(22) For items 16 through 19, column A multiplied by credit conversion factor.

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category				
	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	
16. Repo-style transactions(23)	RCON S521 0	RCON S522 0	RCON S523 0	16.
17. All other off-balance sheet liabilities	RCON G622 0	RCON G623 0	RCON S524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):				
a. Original maturity of one year or less	RCON S529 0	RCON S530 365	RCON S531 0	18.a.
b. Original maturity exceeding one year	RCON G628 0	RCON G629 40,838	RCON S539 0	18.b.
19. Unconditionally cancelable commitments				19.
20. Over-the-counter derivatives	RCON S546 0	RCON S547 0	RCON S548 0	20.
21. Centrally cleared derivatives	RCON S555 0	RCON S556 0	RCON S557 0	21.
22 . Unsettled transactions (failed trades)(24)	RCON H195 0	RCON H196 0	RCON H197 0	22.

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)							
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches(25)								
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount							
	Amount	Amount	Amount	Amount	Amount							
				RCON H301	RCON H302							
Dollar Amounts in Thousands												
16. Repo-style transactions(26)				0	0	16.						
17. All other off-balance sheet liabilities								17.				
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												18.a.
a. Original maturity of one year or less												RCON H303
b. Original maturity exceeding one year								RCON H307	RCON H308	0	0	18.b.
19. Unconditionally cancelable commitments								19.				
20. Over-the-counter derivatives								RCON H309	RCON H310	0	0	20.
21. Centrally cleared derivatives								21.				
22. Unsettled transactions (failed trades)(27)								RCON H198	RCON H199	RCON H200	0	0

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

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

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

Schedule RC-R—Continued

Part II — Continued

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	
	19,916	0	0	0	62,998	82,825	495,496	8,103	
24. Risk-weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	
	0	0	0	0	12,600	41,413	495,496	12,155	

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%(28)	300%	400%	600%	625%	937.5%	1250%		
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 S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568	23.	
		0	0	0	0	0	0		
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.	
		0	0	0	0	0	0		

Dollar Amounts in Thousands		Totals	
		Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold		RCON S580	26.
		561,662	
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)		RCON S581	27.
		0	
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (29)		RCON B704	28.
		561,664	
29. LESS: Excess allowance for loan and lease losses		RCON A222	29.
		0	
30. LESS: Allocated transfer risk reserve		RCON 3128	30.
		0	
31. Total risk-weighted assets (item 28 minus items 29 and 30)		RCON G641	31.
		561,664	

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

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

Schedule RC-R—Continued

Part II — Continued

Memoranda

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

Dollar Amounts in Thousands	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCON	Amount	RCON	Amount	RCON	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	0	S583	0	S584	0	M.2.a.
b. Foreign exchange rate and gold	S585	0	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset)	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	0	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	0	S622	0	S623	0	M.3.g.

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	NO	1.
			Amount			
a. Total gross notional amount of interest rate derivatives held for trading _____		A126	N/A			1.a.
b. Total gross notional amount of all other derivatives held for trading _____		FT01	N/A			1.b.
c. Total gross notional amount of interest rate derivatives not held for trading _____		8725	N/A			1.c.
d. Total gross notional amount of all other derivatives not held for trading _____		FT02	N/A			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	NO	2.
			Amount			
a. Principal amount of 1-4 family residential mortgage loans sold during the quarter _____		FT04	N/A			2.a.
b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading _____		FT05	N/A			2.b.
Assets and Liabilities Measured at Fair Value on a Recurring Basis						
3. Does the institution use the fair value option to measure any of its assets or liabilities? _____				RCON	YES / NO	
				FT06	NO	3.
			Amount			
a. Aggregate amount of fair value option assets _____		HK18	N/A			3.a.
b. Aggregate amount of fair value option liabilities _____		HK19	N/A			3.b.
		RIAD				
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets _____		F551	N/A			3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities _____		F553	N/A			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	NO	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	N/A			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	NO	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	N/A			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	YES	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	16,199			6.a.
Variable Interest Entities						
7. Does the institution have any consolidated variable interest entities? _____					YES / NO	
				FT13	NO	7.
			Amount			
a. Total assets of consolidated variable interest entities _____		FT14	N/A			7.a.
b. Total liabilities of consolidated variable interest entities _____		FT15	N/A			7.b.

Schedule SU—Continued

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

Dollar Amounts in Thousands	RCON	YES / NO	
Credit Card Lending Specialized Items			
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?_____	FT16	NO	8.
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	Amount N/A	8.a.
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges_____	RIAD		
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges_____	C389	N/A	8.b.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income_____	C390	N/A	8.c.
	C388	N/A	8.d.
FDIC Loss-Sharing Agreements			
9. Does the institution have assets covered by FDIC loss-sharing agreements?_____	FT17	YES / NO NO	9.
a. Loans and leases covered by FDIC loss-sharing agreements_____	FT18	Amount N/A	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	N/A	9.b.(1)
(2) Past due 90 days or more and still accruing_____	FT20	N/A	9.b.(2)
(3) Nonaccrual_____	FT21	N/A	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	N/A	9.c.(1)
(2) Past due 90 days or more and still accruing_____	K103	N/A	9.c.(2)
(3) Nonaccrual_____	K104	N/A	9.c.(3)
d. Other real estate owned covered by FDIC loss-sharing agreements_____	FT22	N/A	9.d.
e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements_____	K192	N/A	9.e.

