

REQUEST FOR PROPOSALS- Upshur County Bank Depository

Original

By signing below, you acknowledge that you have received the Proposal/Bid specifications for the Upshur County Depository Bank.

Bank Name First National Bank of Gilmer  
Name Chad Elledge - Chief Administrative Officer  
Signature *Chad Elledge*  
Date March 28, 2019

FILED  
TERRI ROSS  
COUNTY CLERK  
2019 MAR 29 AM 11:10  
UPSHUR COUNTY, TX.  
BY *[Signature]*  
DEPUTY

**FEBRUARY 22, 2019**



# **REQUEST FOR PROPOSALS**

**UPSHUR COUNTY, TEXAS**

**UPSHUR COUNTY BANK DEPOSITORY**

4316031

NOTICE TO CUSTOMERS  
THE PURCHASE OF AN INDEMNITY BOND WILL BE  
REQUIRED BEFORE ANY OFFICIAL CHECK OF THIS  
BANK WILL BE REPLACED OR REFUNDED IN THE  
EVENT IT IS LOST, MISPLACED OR STOLEN.



**First National Bank**  
Gilmer-Big Sandy-Pittsburg  
Texas  
MEMBER FDIC

109674  
0007

REMITTER  
FNB GILMER

DATE Mar 28, 2019

88-560/1119  
015006001

PAY TO THE ORDER OF UPSHUR COUNTY

94,000.00

PAY EXACTLY **94,000** DOL **00** CTS

DOLLARS

THIS DOCUMENT HAS A MICRO-PRINT SIGNATURE LINE, WATERMARK AND A THERMOCHROMIC ICON; ABSENCE OF THESE FEATURES WILL INDICATE A COPY

**CASHIER'S CHECK**

2 SIGNATURES REQUIRED OVER \$50,000

DEPOSITORY BID

*Katy Young*  
*Martha Fennel*

⑈ 109674 ⑈ ⑆ 111905609 ⑆ ⑈ 015006001 ⑈

**REQUEST FOR PROPOSALS (RFP)**  
FOR

<b>DEPOSITORY SERVICES</b>		
<b>RFP Issue Date:</b> <b>FEBRUARY 22, 2019</b>	<b>RFP Manager:</b> <b>BRANDY VICK, COUNTY TREASURER</b>	
<b>RFP Date Due:</b> <b>MARCH 28, 2019 BY 5:00p.m.</b>	<b>Anticipated Opening Date:</b> <b>MARCH 29, 2019</b>	<b>Anticipated Award Date:</b> <b>APRIL 30, 2019</b>

RFPs must be received by the submission deadline in a sealed envelope.  
RFPs received after the deadline will not be accepted and will be returned unopened.  
RFPs submitted by electronic transmission will NOT be accepted.  
Respondents accept all risks of late submission delivery regardless of fault.

**RESPONSES SHALL BE DELIVERED TO:**

Upshur County Judge  
"RFP – Upshur County Bank Depository"  
P.O. Box 790  
Gilmer, Texas 75644

Upshur County reserves the right to reject any and all submittals, and to waive any irregularity, informality, technicality, or deficiencies in the submittal and evaluation process. This RFP does not obligate Upshur County to pay any costs incurred by respondents in the preparation or submissions of their proposal. Furthermore, the RFP does not obligate the County to accept or negotiate a contract with any firm or individual for any expressed or implied services.

If the bank has questions regarding the application/bid, please contact Brandy Vick, County Treasurer at [upshur.vick@yahoo.com](mailto:upshur.vick@yahoo.com) or 903-680-8137.

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**TERMS AND CONDITIONS**

The parties, Upshur County, Texas, a political subdivision of the State of Texas, (hereinafter referred to as "County") and First National Bank of Gilmer (hereinafter referred to as "Vendor," "Offeror," or "Applying Bank"), hereby agree upon the following terms and conditions.

1. The Upshur County Commissioners Court is soliciting Proposals for furnishing services associated with a County depository bank as set forth in this Request for Proposal ("RFP").
2. Complete RFP's shall be placed in a sealed envelope and plainly marked "Proposal/Bid on County's Bank Depository" and delivered or mailed to the office of the Upshur County Judge, third floor of the Upshur County Courthouse, 100 W Tyler or P.O. Box 790 Gilmer, TX 75644 by 5:00 p.m., March 28, 2019.

A Commissioner's Court meeting will be held on March 29, 2019 to open the Proposals/Bids by the Commissioners Court.

Proposals must include one (1) original and four (4) copies. The original Proposal must be clearly marked "ORIGINAL" and contain all original signatures.

Proposals which are received after the specified time and date will not be considered and will be returned to the Offeror unopened.

RFP's must be in the possession of the County Judge by the time and date indicated above. The County will not be responsible for mail or delivery charges, or for charges associated with preparation of bid or bid materials.

Any applications not conforming to the specifications shall be rejected. It will be the responsibility of the Offeror to conform to the specifications unless deviations have been specifically cited by the Offeror and acceptance made by the County on the basis of the exception.

3. RFP's may be withdrawn at any time prior to the official opening. Alterations made before opening time must be initialed by Offeror guaranteeing authenticity. After the official opening, RFP's may not be amended, altered, or withdrawn without the recommendation of the Purchasing Office, the Treasurer's Office, and the approval of the Commissioners Court. All RFP's become the property of the County and will not be returned to the Offeror.
4. The County is exempt from federal excise and state sales tax; therefore, tax must not be included in this bid.
5. TERM OF CONTRACT: This contract will be for a two year period beginning June 1, 2019 through May 31, 2021, in accordance with Local Government Code 116.021
6. OPTION TO RENEW: This contract may be extended provided all terms and conditions, except for the contract period being extended or any price redetermination as authorized elsewhere in this contract, remain unchanged and in full force and effect. Option, if exercised, to be executed in the form of a Modification/Supplemental Agreement, to be issued not sooner than ninety (90) days prior to expiration of this contract, nor later than the final day of the contract period. This Option to Renew requires the mutual agreement in writing signed by both parties. Refusal by either party to exercise this Option to Extend shall require this contract to expire on the original

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or mutually agreed. The extension period shall be (2) two years in accordance with Local Government Code 116.021.

7. The County reserves the right to accept or reject in part or in whole any RFP submitted, and to waive any technicalities For the best interest of the County when awarding to the most qualified Offeror.
8. Continuing non-performance of the Offeror in terms of specifications shall be a basis for the termination of the contract by the County. The County shall not pay for supplies or services which are unsatisfactory. The County may give Offeror a reasonable opportunity before termination to correct the deficiencies. This, however, shall in no way be construed as negating the basis for termination for non-performance.
9. The undersigned agrees, if this RFP is accepted, to furnish any and all items upon which prices are offered, at the price(s) and upon the terms and conditions contained in the RFP. Banking services not detailed on the worksheet will be provided at no cost.
10. ETHICAL CONDUCT: The offeror shall not offer or accept gifts or anything of value, not enter into any business arrangement with any employee, official, or director of Upshur County. No public official shall have interest in this Contract, in accordance with Texas Local Government Code Annotated Title 5, Subtitle C, Chapter 171.

The Offeror affirms that the only person or parties interested in this bid/offer as principals are those named herein, and that this bid/offer is made without collusion with any other person, firm, or corporation.

11. MINIMUM STANDARDS FOR RESPONSIBLE PROSPECTIVE OFFERORS: A prospective Offeror must affirmatively demonstrate Offeror's responsibility. A prospective Offeror must meet the following requirements:
  1. Have adequate financial resources, or the ability to obtain such resources as required;
  2. Be able to comply with the required or proposed delivery schedule;
  3. Have a satisfactory record of performance;
  4. Have a satisfactory record of integrity and ethics; and
  5. Be otherwise qualified and eligible to receive an award.

Upshur County may request representation and other information sufficient to determine Offeror's ability to meet these minimum standards listed above.

12. Offeror must provide any and all warranty terms and conditions. Offeror's Terms & Conditions are subject to the review and approval of Upshur County. In the event of conflicting Terms & Conditions, the terms submitted in the solicitation package shall prevail. Offeror must clearly identify any conflict with terms & conditions by denoting them on the same page where the conflicting terms & conditions appear.
13. Payment shall not constitute an acceptance of the item(s) RFP nor impair the County's right to inspect any of its remedies.
14. All fees are to be firm for the life of the contract. Interest rates are subject to the renegotiation clause, Local Government Code 116.021(b).
15. Whenever an article or material is defined by describing a proprietary product or by using the name of a manufacturer, the term "or equal" if not inserted shall be implied. The specific article or material shall be understood as descriptive, not restrictive.

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16. Offeror shall provide the defense for and indemnify and hold harmless County from all claims, suits, causes or action, and liability arising out of the execution of this contract or in connection with Offeror's use of the premises thereunder.
17. The Offeror agrees that the goods, equipment, supplies or services furnished under this contract shall be covered by the most favorable commercial warranties offered by the Offeror to any customer for such goods, equipment, supplies, or services. The Offeror shall not limit or exclude any express, written, or implied warranties and any attempt to do so shall render this contract voidable at the option of County. The offeror warrants that the product sold to the County shall conform to the standards promulgated by the U.S. Department of Labor under the Occupational Safety and Health Act of 1970.
18. The Offeror shall make himself familiar with and at all times shall observe and comply with all federal, state, and local laws, ordinances and regulations which in any manner affect the conduct of the work.
19. The parties herein agree that this Contract shall be enforceable in Upshur County, Texas, and if legal action is necessary to enforce it, exclusive venue shall lie in a court of competent jurisdiction in Upshur County, Texas.
20. This Contract shall be governed by and construed on accordance with the laws of the State of Texas and all applicable Federal Laws.
21. This RFP along with submitted documents and any negotiations, when properly accepted and awarded by Upshur County Commissioners Court, shall constitute a contract equally binding between the successful Offeror and County. No different or additional terms will become a part of this contract with the exception of a Change Order. This Contract embodies the complete agreement of the parties hereto, superseding all oral or written previous and contemporary agreements between the parties and relating to matters herein, and except as otherwise provided herein cannot be modified without written agreement of the parties.
22. This Contract shall not be assignable by the Offeror without prior written consent of County. This agreement shall be binding on and inure to the benefit of the successors and assign of the respective parties to this agreement.
23. If the Offeror defaults in the performance of this contract or materially breaches any of its provisions, County shall have the right to terminate this contract by giving written notice of termination within sixty (60) days of the occurrence of the default or material breach.
24. No provision of this agreement shall affect or waive any sovereign or governmental immunity available to the County and/or its elected officials, officers, employees and agents under Federal or Texas law nor waive any defenses available to the County and/or its elected officials, officers, employees and agents under Federal or Texas law.

**GENERAL:** It is the intent of Upshur County Commissioners Court under the authority given by Article 2544, et.seq., of the revised Civil Statutes of Texas, as revised by Local Government Code, Chapter 116.000 through 116.155 as passed by the 70<sup>th</sup> Leg. 1987 amended by Acts 1991, 72<sup>nd</sup> Leg., and Acts 1995, 74<sup>th</sup> Leg.; and Article 2547 a,b, and c, will receive applications from banks in Upshur County desiring to be designated as the County Depository for the next two years beginning June 2019 thru May 2021. Also, under the authority given by Article 2558a, et. Seg., of the Revised Civil Statutes of Texas, as revised by Local Government Code, Chapter 117.000 thru 117.084 as passed by the 70<sup>th</sup> Leg. 1987 and amended by Acts 1989, 71<sup>st</sup> Leg., and Acts 1997, 75<sup>th</sup> Leg., applications will be received from

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banks in Upshur County desiring to be designated as Depository for Trust Funds in possession of the County and District Clerk's offices for the next two (2) years beginning June 2019 and ending May 2021.

**CONTRACT/TERMS:** Under section 116.021 of the Local Government Code, as requires by law, the County may choose to contract with the successful bank or banks for either a two-year period or a four-year period. If the County opts for a two-year contract, then it will begin June 2019 thru May 2021. Under the deposit contract the terms shall remain unchanged for the period of two years.

The County reserves the right to invest portions of its financial resources in non-depository instruments and investment pools as authorized by law.

The following pages will serve as the specifications for the bids. Proposals can be submitted on the following form or the bidders own letterhead, HOWEVER; please follow the same form in answering questions.

The bid will consist of three sections:

Section #1 General Operating Funds of Upshur County

Section #2 County Clerk and District Clerk Trust Funds

Section #3 Permanent and Available School Fund of Upshur County

**AWARDING CONTRACT:** Upshur County will award Depository Bank contract based on, but not limited to the following criteria:

1. Bank's past, present, and prospective financial condition and the bank's ability to pledge adequate securities against county funds.
2. Ability and experience to provide depository services requested in RFP to similar accounts.
3. Cash management products available that will enhance the County's banking procedures.
4. Net rate of return on County's funds.
5. Cost of services.
6. Cash Management products available that will enhance the County's banking procedures.

**TERMINATION FOR CAUSE:** Subject to the provisions below, the contract derived from this Invitation to Bid may be terminated by the County thirty (30) days in advance written notice to the other party; but if any work or service hereunder is in progress, but not completed as of the date of termination, then this contract may be extended upon written approval of the County until said work or services are completed and accepted.

Termination by the County for cause, non-performance, default or negligence on the part of the bidder shall be excluded from the foregoing provision; termination cost, if any, shall not apply. The thirty (30) day advance notice requirement is waived in the event of Termination for Cause. In the event of Termination for Cause, Upshur County can then select the next most advantageous bidder.

## **SECTION I – GENERAL OPERATING FUNDS OF UPSHUR COUNTY**

### **APPLICATION REQUIREMENTS**

**SUBMITTING FINANCIAL STATEMENTS:** Bidder must state the amount of the bank's paid-up capital stock and permanent surplus and must submit a statement showing the financial condition of the bank on the date of the application as stated under Chapter 116.023 of the Local Government Code.



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**GOOD FAITH GUARANTEE:** Bidder desiring to be selected as County Depository must submit with the application a CERTIFIED CHECK OR CASHIER'S CHECK in the amount of \$94,000.00 (one-half of one percent of the County's Revenue) for the preceding fiscal year, under Chapter 116.023 of Local Government Code, payable to Upshur County as a guarantee of good faith. Upshur County will hold the cashier's check until the Depository Bank is selected and securities have been pledged.

**LIQUIDATED DAMAGES FOR NOT PROVIDING SECURITIES:** As stated in Local Government Code 116.023 (C): If a bank is selected as a depository and does not provide the bond and/or securities, the county shall retain the amount of the check as liquidated damages. A new Depository shall then be selected.

**AMOUNTS TO BE PLEDGED:** Within fifteen (15) days after the selection of the depository bank by Commissioners Court, the selected Bank shall qualify as provided by law. The County will accept Surety Bonds and /or a Securities Pledge Contract provided for under Tex. Loc. Gov't Code Ann. Chapter 116, as the method of securing the funds of the County. The bank selected as depository will execute within the time prescribed by law a security pledge contract accompanied by securities as hereinafter specified, and /or a bond issued and executed by a solvent surety company or companies authorized to do business in the State of Texas or both such securities pledge contract and bond. All releases of pledges are to be approved by the County Treasurer and the Commissioners' Court. The Depository Bank will provide monthly reporting of the Market Value of securities pledged to Upshur County. The bank must propose how it will value pledged securities. The County at any time may investigate the value of any of the securities that may be pledged by the bank. The full cooperation of the bank will be required in such instances. All securities pledged to Upshur County from the Depository Bank must be held in a third party financial institution, or with a Federal Reserve Bank

To compensate for increases or decreases in County Deposits and fluctuations of market value of pledged collateral, the minimum market value of collateral will be 102% of County deposits.

Pledged securities shall be the kind prescribed by law under Tex. Loc. Gov't Code Chapter .116, and must be acceptable to the County. The following securities are acceptable to the County:

1. U.S. Treasury Notes
2. U.S. Treasury Bills
3. Government National Mortgage Association Certificates
4. Federal Farm Credit Bank Notes and Bonds
5. Federal Home Loan Bank Notes and Bonds
6. Federal National Mortgage Association Notes and Bonds
7. Federal Home Loan Mortgage Corporation Notes and Bonds
8. State of Texas Bonds
9. Bonds of City, County and Independent School Districts located in Texas with a Moody's rating of AA or better or a Standard and Poor's rating of AA or better.

Adjustable rate mortgages (ARMs) and Collateralized Mortgage Obligations (CMOs) will not be acceptable. The bank must be the true and legal owner of all securities, which will be pledged to the County. The securities must be free and clear of all liens, claims, or pledged for other purposes. The County will not accept any security acquired by the bank under a repurchase agreement. The securities will be deposited with the Federal Reserve Bank of Dallas without expense to the County under an appropriate contract to be drawn to the provisions of Tex. Loc. Gov't Code Chapter 116 and amendments in accordance with the RFP, if approved.

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**COLLATERAL:** The Depository Bank is responsible for notifying the County of any deficiencies in its pledged securities on a daily basis, as well as obtaining additional securities to cover the deficiency. Due to sizable changes that occur in the balances of the County's bank accounts, the County would prefer a cushion of at least \$1 million in securities over the required amount to be pledged in order to prevent a deficiency from occurring. Bidder must also file with the County a copy of the most recent Consolidated Reports of Condition and Income. The CALL Report shall be a continuing quarterly reposting requirement of the Depository Bank. Bidder must comply with Financial Institution Reform, Recovery and Enforcement Act (FIRREA) of 1989 regarding certain requirements to validate a collateral agreement.

**INVESTMENTS MADE OUTSIDE DEPOSITORY BANK:** Upshur County reserves the right to make investments outside the Depository Bank in accordance with the Laws of the State of Texas and the Investment Policy of Upshur County. The Depository Bank must be able to provide the necessary wire transfer service and third party safe-keeping of outside purchases of securities by Upshur County either at the Depository Bank, or a Third Party Financial Institution, or with Federal Reserve.

**\*\*All investment purchases of Government securities shall be made on a Delivery versus payment basis.**

The bidder further understands and agrees to the following:

1. That if the County has a portion of its funds invested in Time Deposits in the current depository bank and that all such Time Deposits bearing maturity dates subsequent to June 2019 shall remain in the current depository bank until maturity date.
2. That the County will leave enough money in the current depository bank to cover outstanding checks in all funds. After ninety days, any remaining balance will then be transferred at that time.

**NOTE:** Also, please attach a list of all customer automated cash management products your bank will provide upon request to Upshur County during the term of this contract and the cost, if any.

**VARIABLE AND FIXED RATE QUOTES:**

	Variable <u>Interest Rate</u>	Fixed <u>Int. Rate</u>	Minimum <u>Balance</u>
First Class Checking	<u>0.0%</u>	<u>N/A</u>	<u>\$500.00</u>
Money Market Deposit Account:	<u>0.21%</u>	<u>N/A</u>	<u>\$2,500</u>
Super Now	<u>0.16%</u>	<u>N/A</u>	<u>\$1,500</u>
Money Market Checking Account:	<u>0.21%</u>	<u>N/A</u>	<u>\$2,500</u>
Now Checking Account:	<u>0.16%</u>	<u>N/A</u>	<u>\$1,500</u>

Money Market accounts are limited to 6 transactions per month

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**\*\*During the term of the contract, the County will require monthly statements, with front and back images, on all accounts it has established with the Depository. Each statement will be provided to the County as quickly as possible each week and at the close of each month.**

**CERTIFICATED OF DEPOST – FIXED INTEREST RATE:**

<u>\$100,000.00</u>	<u>Less than \$100,000.00</u>	<u>More than</u>
1. Maturity 1-29 days	N/A %	N/A %
2. Maturity 30-59 days	N/A %	N/A %
3. Maturity 60-89 days	N/A %	N/A %
4. Maturity 90-179 days	0.75 %	0.80 %
5. Maturity 180-364 days	1.0 %	1.1 %
6. Maturity 365+ days	1.4 %	1.6 %

**CERTIFICATE OF DEPOSIT – VARIABLE INTEREST RATE:**

<u>\$100,000.00</u>	<u>Less than \$100,000.00</u>	<u>More than</u>
1. Maturity 1-29 days	N/A %	N/A %
2. Maturity 30-59 days	N/A %	N/A %
3. Maturity 60-89 days	N/A %	N/A %
4. Maturity 90-179 days	N/A %	N/A %
5. Maturity 180-364 days	N/A %	N/A %
6. Maturity 365+ days	N/A %	N/A %

**FINANCING:**

The County may require borrowing during the contract time frame, please state the interest rate and terms on new borrowing below:

The rate and term for borrowing are dependent on the type and structure of the loan.

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### SERVICE REQUIREMENTS

**CONTACT PERSON** – Bank must identify a local senior level management person who will be responsible for overseeing the County's entire relationship, who would serve as the County's primary contact and who would be able to make decisions regarding operational aspects of this contract.

Bank must also provide a list of contact personnel within the bank who are qualified to provide information and assistance in the following areas: See Attachment A

- General Information
- Safekeeping and Securities Clearance
- Posting and Deposit Discrepancies
- Stop Payments
- Balance Adjustments
- Collateral Adequacy
- Internal Transfers
- Wire Transfers
- Online PC Service
- Certificates of Deposit rate quotes

**STATEMENTS:** Monthly account statements will be provided with all original canceled checks or optical images of the front and back of the canceled checks, debit and credit memos, etc. This statement shall show the number of checks, deposits and deposit items posted, daily ledger balances, average daily ledger balance for the month, average daily collected balance for the month and other items on which charges are based. Said statement shall be reconciled numerically by check number within each statement. Each statement shall be provided to the County as quickly as possible each month.

**DAILY REPORTING:** During the term of the contract, the County will require daily reporting of cash balances in each of the accounts it has established with the Depository, PLUS the amount of CD's issued to Upshur County.

**DAYLIGHT OVERDRAFT PROVISIONS:** The proposal should include any bank policy regarding daylight overdraft charges or handling.

**STOP PAYMENTS:** The bank will be required to process stop payments on verbal instructions from the County Treasurer or her assignee with follow-up written confirmation as requested.

**STALE DATED CHECKS:** Bank will be required not to honor stale dated checks on County accounts that are not endorsed by the County as acceptable after County has delivered to the bank an approved canceled list from the County Treasurer. This service is required once each year.

**PAYROLL DIRECT DEPOSIT:** Bank must provide the capability for the County to utilize "Direct Deposit" Payroll processing, allowing employees to select the bank of their choice.

**WIRE TRANSFER:** Bank must provide the ability to send wire transfer on an automated or manual basis, and also provide ability to receive wire transfers. Bank must provide the ability to restrict outgoing wire transfers (debits) to only those authorized by the County. Bank must provide notification via fax or mail for incoming direct deposits received for various accounts.

**ACH TRANSFER:** The bank will be required to process automatic clearing house transactions and provide notification via fax or mail.

## REQUEST FOR PROPOSALS- Upshur County Bank Depository

**ANALYSIS REPORT-** Monthly account analysis reports will be provided for each account and on a total account basis. The account analysis will contain, at a minimum, the following:

- daily & monthly average ledger balance
- daily & monthly average float
- daily & monthly average collected balance
- average negative collected balance
- average positive collected balance
- reserve requirements
- available balance for earnings credit
- price levels for each activity
- monthly volumes by type
- earnings credit allowance (provide explanation how earnings credit rate calculated)

A sample client account analysis report must be provided as part of the RFP.

**CASH OVERDRAFTS** - For the purpose of determining cash overdrafts, the daily cash balance in all County accounts will be added together and if a negative balance occurs, the County's account is considered to be over-drafted. An applicable insufficient funds fee can then be charged. The amount for insufficient fund fees must be included with this RFP. The County will not be liable for insufficient funds fees not included as part of this RFP.

**CASH MANAGEMENT-** On an ongoing basis the County will require cash management advice as to how accounts and procedures should be structured. Also, the County will want to be kept informed of recent developments in cash management products. Offerors are invited to propose additional cash management services that are not specified herein.

**EXPENSE ALLOWANCE** – State the dollar amount, if any, that the Bank will be willing to provide for expenses incurred due to changing depository banks. (For example: checks, deposit slips, endorsement stamps, and etc.)

**ON-LINE SERVICES** – It is requested that as part of the RFP the Depository Bank will provide an on-line PC communication link to the County for daily reporting of fund balances, managing controlled disbursements, collected and ledger balances, stop payment requests, confirmations, and detailed debits and credits. Attach product description, pricing, and sample reports for the on-line PC link available. Banks should be prepared to provide the Treasurer's office an opportunity to physically work with this technology before the RFP is selected.

**DISBURSEMENT SERVICE:** A successful bidder will furnish standard disbursing services for all accounts to include the payment of all County checks upon presentation and the capability to place accounts of the County on "POSITIVE PAY" status.

Bank must also agree to cash, without charge to the County or County Employees, an employee's payroll check whether or not the employee has an account with the bank. This will include any of the banks locations.

**DEPOSIT SERVICE:** The bank will guarantee immediate credit on all wire transfers, ACH transactions and government checks upon receipt and all other checks based on the Bank's Availability Schedule. All deposits received before the bank's established deadline will be credited daily. Bank will include a copy of their Availability Schedule as part of the proposal bid.

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**BANK BAGS:** Bank will furnish County with night depository services including locking bags with keys. Also, bank will furnish cash bags for daily deposits.

**SAFETY DEPOSIT BOX:** The bank shall state cost and locations of safety deposit boxes minimum size.

**LIMITATIONS ON DEPOSITS:** If bank has a limit with regards to deposits, bidder should specify that limit. Bidder should know that for the months of December and January, the County deposits will increase.

**OTHER SERVICES AND SUPPLIES:**

Please answer the following list of questions:

	YES	NO	FEE
1. Furnish Wire Transfer Services?	<u>X</u>	<u>      </u>	<u>      </u>
2. Charge service fees on any accounts? (If answered Yes, Detail Explanation)	<u>      </u>	<u>X</u>	<u>See Attachment B</u>
3. Furnish deposit slips, deposit books, endorsement stamps?	<u>X</u>	<u>      </u>	<u>      </u>
4. Furnish night depository services, including bags and keys?	<u>X</u>	<u>      </u>	<u>      </u>
5. Furnish Optical Imaging front and back copies?	<u>X</u>	<u>      </u>	<u>      </u>
6. Furnish coin and currency counting and wrapping?	<u>X</u>	<u>      </u>	<u>      </u>
7. Furnish Safe Deposit Box of Adequate size and number in Gilmer?	<u>X</u>	<u>      </u>	<u>      </u>
8. Charge for Stop Payments issued?	<u>X</u>	<u>      </u>	<u>      </u>
9. Furnish County with Cashiers Checks as needed?	<u>X</u>	<u>      </u>	<u>      </u>
10. Charge for accounts overdrawn for short periods of time?	<u>      </u>	<u>X</u>	<u>      </u>
11. Furnish County with all checks that are necessary?	<u>      </u>	<u>X</u>	<u>See Attachment B</u>
12. Should Upshur County consider accepting credit card payments, what would be charged?	<u>      </u>	<u>X</u>	<u>See Attachment B</u>
13. Furnish County with Courier service?	<u>      </u>	<u>X</u>	<u>      </u>
14. Credit all transactions on same day as deposited?	<u>      </u>	<u>X</u>	<u>      </u>
15. Provide Direct Deposit Services?	<u>X</u>	<u>      </u>	<u>      </u>
16. Provide on-line banking services?	<u>X</u>	<u>      </u>	<u>      </u>
17. List any additional services for consideration: Remote Deposit Capture service will be offered to deposit checks. This service is available until 4:30pm each business day.	<u>      </u>	<u>      </u>	<u>      </u>
	<u>      </u>	<u>      </u>	<u>      </u>
	<u>      </u>	<u>      </u>	<u>      </u>
	<u>      </u>	<u>      </u>	<u>      </u>

**SECTION II – UPSHUR COUNTY CLERK AND DISTRICT CLERK TRUST FUNDS:**

The bidder also agrees to all items in Section I.

**SECTION III – PERMENENT AND AVAILABLE SCHOOL FUNDS OF UPSHUR COUNTY:**

The Bidder also agrees to all items in Section I.

Proposal/Bid shall be placed in a sealed envelope and plainly marked "Proposal/Bid on County's Depository" and delivered (For receipt by 5:00 p.m., March 28, 2019) via hand delivery or mailed to the office of the Upshur County Judge, third floor of The Upshur County Courthouse, 100 W. Tyler or P.O. Box 790 Gilmer, TX 75644.

A Commissioner's Court meeting will be held on March 29, 2019 to open the Proposals/Bids by the Commissioners Court.

The Commissioners Court shall have the power to determine and designate which shall be demand deposits and which shall be time deposits. Checks shall be returned when the statutory bond and/or security has been filed.

Date this the 28th. Day of March 2019  
Bidder First National Bank of Gilmer  
By Chad Elledge  
Title Chief Administrative Officer

REQUEST FOR PROPOSALS- Upshur County Bank Depository

By signing below, you acknowledge that you have received the Proposal/Bid specifications for the Upshur County Depository Bank.

Bank Name First National Bank of Gilmer  
Name Chad Elledge - Chief Administrative Officer  
Signature *Chad Elledge*  
Date March 28, 2019



REQUEST FOR PROPOSALS- Upshur County Bank Depository

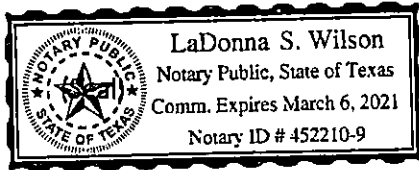
AFFIDAVIT

STATE OF TEXAS

COUNTY OF UPSHUR COUNTY

Before me the undersigned authority on this the 28th day of March  
2019, personally appeared Chad Elledge

Who being duly sworn deposes and says that he/she signed the above instrument for the purpose and considerations herein expressed.



LaDonna S. Wilson  
Notary Public Signature

Notary Public in and for Upshur County, Texas  
My Commission expires 3/6/21

**NOTE: Bids not notarized will not be considered.**

# First National Bank of Gilmer

## Attachment A

### Contact List

#### General Information

Chad Elledge – Chief Administrative Officer

[celledge@fnbgilmer.com](mailto:celledge@fnbgilmer.com)

Work (903) 843-4177

Cell (903) 987-3488

#### Safekeeping & Security Clearance

Chad Elledge – Chief Administrative Officer

[celledge@fnbgilmer.com](mailto:celledge@fnbgilmer.com)

Work (903) 843-4177

Cell (903) 987-3488

#### Posting and Deposit Discrepancies

Samantha Sims – Assistant Vice President / Bookkeeping Supervisor

[ssims@fnbgilmer.com](mailto:ssims@fnbgilmer.com)

work (903) 843-4119

#### Stop Payments

Samantha Sims – Assistant Vice President / Bookkeeping Supervisor

[ssims@fnbgilmer.com](mailto:ssims@fnbgilmer.com)

work (903) 843-4119

#### Balance Adjustments

Samantha Sims – Assistant Vice President / Bookkeeping Supervisor

[ssims@fnbgilmer.com](mailto:ssims@fnbgilmer.com)

work (903) 843-4119

#### Collateral Adequacy

Chad Elledge – Chief Administrative Officer

[celledge@fnbgilmer.com](mailto:celledge@fnbgilmer.com)

Work (903) 843-4177

Cell (903) 987-3488

#### Internal Transfers

Samantha Sims – Assistant Vice President / Bookkeeping Supervisor

[ssims@fnbgilmer.com](mailto:ssims@fnbgilmer.com)

work (903) 843-4119

Wire Transfers

Samantha Sims – Assistant Vice President / Bookkeeping Supervisor

[ssims@fnbgilmer.com](mailto:ssims@fnbgilmer.com)

work (903) 843-4119

Online PC Service

Chad Elledge – Chief Administrative Officer

[celledge@fnbgilmer.com](mailto:celledge@fnbgilmer.com)

Work (903) 843-4177

Cell (903) 987-3488

Certificate of Deposit Rate Quotes

Chad Elledge – Chief Administrative Officer

[celledge@fnbgilmer.com](mailto:celledge@fnbgilmer.com)

Work (903) 843-4177

Cell (903) 987-3488

**First National Bank of Gilmer  
Attachment B  
Service Fees**

Daylight Overdraft Provision	\$0.00
Stop Payments	\$25.00
Stale Dated Checks	Bank will apply stop payments on checks provided by Upshur County that are considered stale dated one time per year at no charge.
Payroll Direct Deposit	\$0.00
Wire Transfer – Domestic	\$25.00
Wire Transfer – International	\$100.00
ACH Transfers	\$0.00
Account Analysis Report	\$0.00 provided monthly
Cash Overdrafts	\$0.00
Expense Allowance	Bank will provide Upshur County with a \$500.00 per year allowance to use in the purchase of Deposit Slips and Checks for related Upshur County Accounts. To be eligible for this allowance, checks must be purchased from the bank.
Online Services	\$0.00
Disbursement Service	\$0.00
Bank Bags	\$0.00
Safe Deposit Box	\$0.00/year    3x10' if available \$25.00/year    10x10' if available
Limitation on Deposits	None
Statement Reprints	\$5.00
Accounting Research	\$25.00/hr
Endorsement Stamp	\$0.00
Monthly Service or Activity Charge on Accounts	\$0.00

Deposit cut-off      Wire Transfer or In-Person Deposits  
3:00PM all business days for Same Day Availability

Merchant Capture 4:30pm for Same Day Availability on all Business Days.

Same-Day ACH 5:00pm on all Business Days  
Regular ACH the cutoff is 3:00PM for Same Day Availability

Credit Card Services    Should Upshur County start accepting credit cards, the bank would use a vender to perform this service. The typical charge for this is approximately 3% to 4% per transaction.

**Federal Financial Institutions Examination Council**

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

Institution Name	<b>FIRST NATIONAL BANK OF GILMER, THE</b>
City	<b>GILMER</b>
State	<b>TX</b>
Zip Code	<b>75644</b>
Call Report Report Date	<b>12/31/2018</b>
Report Type	<b>051</b>
RSSD-ID	<b>445955</b>
FDIC Certificate Number	<b>3218</b>
OCC Charter Number	<b>5288</b>
ABA Routing Number	<b>111905609</b>
Last updated on	<b>1/10/2019</b>



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

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

(20181231) (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 branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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 non member banks and three directors for state member banks, national banks, and savings associations.

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (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 in to 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.

FDIC Certificate Number 3218 (RSSD 9050)

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

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

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.

FIRST NATIONAL BANK OF GILMER, THE

Legal Title of Bank (RSSD 9017)

GILMER

City (RSSD 9130)

TX

State Abbreviation (RSSD 9200)

75644

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, 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 - FFIEC 051

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

## 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

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

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

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

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

#### Secondary Contact

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

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

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

CONF \_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT 8902)

#### Third Contact

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

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

CONF \_\_\_\_\_  
E-mail Address (TEXT C368)

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

#### Fourth Contact

CONF \_\_\_\_\_  
Name (TEXT C875)

CONF \_\_\_\_\_  
Title (TEXT C876)

CONF \_\_\_\_\_  
E-mail Address (TEXT C877)

CONF \_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C878)

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# Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	4,593	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	4,137	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	2,376	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	2,049	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans <sup>1</sup> .....	RIAD4058	1,047	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	14,202	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions <sup>2</sup> .....	RIAD4115	615	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	387	1.d.1.
2. Mortgage-backed securities.....	RIADB489	137	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	376	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	0	1.f.
g. Other interest income.....	RIAD4518	41	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	15,758	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	235	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	395	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	887	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	771	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Other interest expense.....	RIADGW44	34	2.c.
d. Not applicable			2.d.
e. Total interest expense (sum of items 2.a through 2.c.).....	RIAD4073	2,322	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	13,436	3.
4. Provision for loan and lease losses.....	RIAD4230	730	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>1</sup> .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	1,474	5.b.
c. Not applicable			5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	RIADHT73	0	5.d.1.
2. Income from insurance activities <sup>2</sup> .....	RIADHT74	18	5.d.2.

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.

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.

Dollar amounts in thousands

e. Not applicable			5.e.
f. Net servicing fees.....	RIADB492	8	5.f.
g. Not applicable			5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	39	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	4	5.j.
k. Net gains (losses) on sales of other assets <sup>2</sup> .....	RIADB496	-42	5.k.
l. Other noninterest income.....	RIADB497	2,131	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	3,632	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	5,813	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	1,618	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	3,401	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	10,832	7.e.
8. Not available			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).....	RIADHT69	5,506	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....	RIADHT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	5,506	8.c.
9. Applicable income taxes (on item 8.c).....	RIAD4302	0	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	5,506	10.
11. Discontinued operations, net of applicable income taxes.....	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	5,506	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).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	5,506	14.
1. Not applicable			M.1.
2. Not applicable			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	45	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)).....	RIAD4507	376	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	109	M.5.
Memorandum item 6 is to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets and with loans to finance agricultural production and other loans to farmers (as reported in Schedule RC-C, part I, item 3) exceeding 5 percent of total loans and leases held for investment and held for sale (Schedule RC-C, part I, item 12)			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....	RIAD4024	982	M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	0	M.7.

2. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.  
<sup>1</sup>. Describe on Schedule RI-E - Explanations.  
<sup>2</sup>. Describe on Schedule RI-E - Explanations.  
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.  
<sup>3</sup>. Describe on Schedule RI-E - Explanations.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2016, Report of Condition.  
2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2017, would report 20170301.

Dollar amounts in thousands

8. Not applicable			M.8.
9. Not applicable			M.9.
10. Not applicable			M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	Yes	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)).....	RIADF228	NR	M.12.
13. Not applicable			M.13.
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).....	RIADJ321	0	M.14.

## Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

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).....	RIAD3217	44,209	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors * .....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	44,209	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	5,506	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	3,957	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	-247	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) * .....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	45,511	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.  
 \*. Describe on Schedule RI-E - Explanations.

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0		1.a.2.
b. Secured by farmland.....		RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	80	RIADC217	3		1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....		RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	7		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0		1.e.2.
2. Not applicable						2.
3. Not applicable						3.
4. Commercial and industrial loans.....		RIAD4638	252	RIAD4608	26	4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	0	RIADB515	0		5.a.
b. Automobile loans.....	RIADK129	192	RIADK133	67		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	136	RIADK206	69		5.c.
6. Not applicable						6.
7. All other loans <sup>2</sup> .....		RIAD4644	0	RIAD4628	88	7.
8. Lease financing receivables.....		RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8).....		RIAD4635	660	RIAD4605	260	9.
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.....		RIAD5409	0	RIAD5410	0	M.1.
2. Not applicable						M.2.
<p>Memorandum item 3 are to be completed by:            * banks with \$300 million or more in total assets, and            * banks with less than \$300 million in total assets and with loans to finance agricultural production and other loans to farmers (as reported in Schedule RC-C, part 1, item 3,) exceeding 5 percent of total loans and leases held for investment and held for sale (Schedule RC-C, part 1, item 12)</p>						
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above).....		RIAD4655	0	RIAD4665	88	M.3.

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

## Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	3,149	1.
2. Recoveries (must equal Part I, item 9, column B, above).....	RIAD4605	260	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4).....	RIADC079	660	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	730	5.
6. Adjustments (see instructions for this schedule)*.....	RIADC233	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).....	RIAD3123	3,479	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 extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

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

Dollar amounts in thousands

		Dollar amounts in thousands		
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:			1.
a.	Income and fees from the printing and sale of checks.....	RIADC013	70	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	301	1.b.
c.	Income and fees from automated teller machines (ATMs).....	RIADC016	1,016	1.c.
d.	Rent and other income from other real estate owned.....	RIAD4042	37	1.d.
e.	Safe deposit box rent.....	RIADC015	45	1.e.
f.	Bank card and credit card interchange fees.....	RIADF555	0	1.f.
g.	Income and fees from wire transfers.....	RIADT047	0	1.g.
h.	Disclose component and the dollar amount of that component:			1.h.
	(TEXT4461) Mortgage Underwriting Fees	RIAD4461	109	1.h.1.
i.	Disclose component and the dollar amount of that component:			1.i.
	(TEXT4462)	RIAD4462	0	1.i.1.
j.	Disclose component and the dollar amount of that component:			1.j.
	(TEXT4463)	RIAD4463	0	1.j.1.
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:			2.
a.	Data processing expenses.....	RIADC017	543	2.a.
b.	Advertising and marketing expenses.....	RIAD0497	344	2.b.
c.	Directors' fees.....	RIAD4136	189	2.c.
d.	Printing, stationery, and supplies.....	RIADC018	111	2.d.
e.	Postage.....	RIAD8403	142	2.e.
f.	Legal fees and expenses.....	RIAD4141	67	2.f.
g.	FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h.	Accounting and auditing expenses.....	RIADF556	283	2.h.
i.	Consulting and advisory expenses.....	RIADF557	73	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	RIADF558	314	2.j.
k.	Telecommunications expenses.....	RIADF559	246	2.k.
l.	Other real estate owned expenses.....	RIADY923	0	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n.	Disclose component and the dollar amount of that component:			2.n.
	(TEXT4464) OCC Assessment	RIAD4464	110	2.n.1.
o.	Disclose component and the dollar amount of that component:			2.o.
	(TEXT4467) Other Real Estate Expense	RIAD4467	78	2.o.1.
p.	Disclose component and the dollar amount of that component:			2.p.
	(TEXT4468) Operational Losses	RIAD4468	183	2.p.1.
3.	Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a.	Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
	(TEXTFT29) NR	RIADFT29	0	3.a.1.
	3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b.	Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
	(TEXTFT31) NR	RIADFT31	0	3.b.1.
	3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
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):			4.
a.	Disclose component and the dollar amount of that component:			4.a.

Dollar amounts in thousands

(TEXTB526) NR	RIADB526	0	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	0	4.b.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) NR	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	0	5.b.1.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
(TEXT4521) NR	RIAD4521	0	6.a.1.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4522) NR	RIAD4522	0	6.b.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations (please type or print clearly; 750 character limit):.....	TEXT4769	NR	7.b.

# Schedule RC - Balance Sheet

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.

Dollar amounts in thousands

1. Cash and balances due from depository institutions:			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCON0081	11,793	1.a.
b. Interest-bearing balances <sup>2</sup>	RCON0071	33,847	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754	8,013	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773	42,808	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>8</sup>	RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	0	3.a.
b. Securities purchased under agreements to resell <sup>3</sup>	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	0	4.a.
b. Loans and leases held for investment	RCONB528	258,336	4.b.
c. LESS: Allowance for loan and lease losses	RCON3123	3,479	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529	254,857	4.d.
5. Trading assets	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	7,077	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	352	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	8	8.
9. Direct and indirect investments in real estate ventures	RCON3656	0	9.
10. Intangible assets (from Schedule RC-M)	RCON2143	5,747	10.
11. Other assets (from Schedule RC-F)	RCON2160	12,844	11.
12. Total assets (sum of items 1 through 11)	RCON2170	377,346	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	330,198	13.a.
1. Noninterest-bearing <sup>4</sup>	RCON6631	76,719	13.a.1.
2. Interest-bearing	RCON6636	253,479	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased <sup>5</sup>	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>6</sup>	RCONB995	0	14.b.
15. Trading liabilities	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	0	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>7</sup>	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	1,637	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	331,835	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus	RCON3838	0	23.

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.



Dollar amounts in thousands

24. Common stock.....	RCO3230	2,639	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCO3839	12,510	25.
26. Not available			26.
a. Retained earnings.....	RCO3632	30,854	26.a.
b. Accumulated other comprehensive income <sup>1</sup> .....	RCO530	-492	26.b.
c. Other equity capital components <sup>2</sup> .....	RCO130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCO210	45,511	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCO3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCO105	45,511	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCO3300	377,346	29.
<i>To be reported with the March Report of Condition.</i>			
<i>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.</i>			
<i>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.</i>			
<i>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).</i>			
<i>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).</i>			
<i>3 = This number is not to be used.</i>			
<i>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)</i>			
<i>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</i>			
<i>6 = Review of the bank's financial statements by external auditors</i>			
<i>7 = Compilation of the bank's financial statements by external auditors</i>			
<i>8 = Other audit procedures (excluding tax preparation work)</i>			
<i>9 = No external audit work</i>			
<i>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.....</i>			
<i>To be reported with the March Report of Condition.</i>			
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCO8678	NR	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	(Column A)		(Column B)		(Column C)		(Column D)		
	Held-to-maturity Amortized Cost		Held-to-maturity Fair Value		Available-for-sale Amortized Cost		Available-for-sale Fair Value		
1. U.S. Treasury securities.....	RCON0211	0	RCON0213	0	RCON1286	2,000	RCON1287	1,973	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCONHT50	0	RCONHT51	0	RCONHT52	20,190	RCONHT53	19,865	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	8,013	RCON8497	7,983	RCON8498	9,278	RCON8499	9,234	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONHT54	0	RCONHT55	0	RCONHT56	11,832	RCONHT57	11,736	4.a.1.
2. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG312	0	RCONG313	0	RCONG314	0	RCONG315	0	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4.c.1.a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1.b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.2.a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .....					RCONA510	NR	RCONA511	NR	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).....	RCON1754	8,013	RCON1771	7,983	RCON1772	43,300	RCON1773	42,808	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCON0416	26,089	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1, 2</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 4</sup>			M.2.a.
1. Three months or less.....	RCONA549	1,948	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	3,495	M.2.a.2.
3. Over one year through three years.....	RCONA551	20,819	M.2.a.3.
4. Over three years through five years.....	RCONA552	9,687	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	3,137	M.2.a.5.
6. Over 15 years.....	RCONA554	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: <sup>3, 5</sup>			M.2.b.
1. Three months or less.....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	0	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	11,736	M.2.b.5.
6. Over 15 years.....	RCONA560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>			M.2.c.
1. Three years or less.....	RCONA561	0	M.2.c.1.
2. Over three years.....	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	3,370	M.2.d.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	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):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	M.4.b.

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 National Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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).

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.

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

1, 2. 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, 4. 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

3, 5. 3. Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date. 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

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 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

1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	RCONF158	5,734	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF159	19,631	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	RCON1420	10,724	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON1797	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RCON5367	88,468	1.c.2.a.
b. Secured by junior liens.....	RCON5368	567	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON1460	2,837	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF160	15,189	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF161	31,819	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCON1288	NR	2.
3. Loans to finance agricultural production and other loans to farmers.....	RCON1590	14,886	3.
4. Commercial and industrial loans.....	RCON1766	44,411	4.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....	RCONB538	0	6.a.
b. Other revolving credit plans.....	RCONB539	0	6.b.
c. Automobile loans.....	RCONK137	13,813	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans).....	RCONK207	9,023	6.d.
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCON2107	1,234	8.
9. Loans to nondepository financial institutions and other loans:			9.
a. Loans to nondepository financial institutions.....	RCONJ454	0	9.a.
b. Other loans.....	RCONJ464	0	9.b.
10. Lease financing receivables (net of unearned income).....	RCON2165	0	10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCON2123	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).....	RCON2122	258,336	12.

Dollar amounts in thousands

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):			M.1.
a. Construction, land development, and other land loans:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	0	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	1,065	M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	0	M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	0	M.1.f.
1. Loans secured by farmland.....	RCONK166	0	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Not applicable			M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCONK098	0	M.1.f.4.a.
b. Automobile loans.....	RCONK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	0	M.1.f.4.c.
5. Loans to finance agricultural production and other loans to farmers.....	RCONK168	0	M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	RCONHK25	1,065	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a)) with a remaining maturity or next repricing date of: <sup>1, 2</sup>			M.2.a.
1. Three months or less.....	RCONA564	3,254	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	9,208	M.2.a.2.
3. Over one year through three years.....	RCONA566	2,833	M.2.a.3.
4. Over three years through five years.....	RCONA567	1,791	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	20,547	M.2.a.5.
6. Over 15 years.....	RCONA569	50,384	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), above) with a remaining maturity or next repricing date of: <sup>1, 3</sup>			M.2.b.
1. Three months or less.....	RCONA570	25,978	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	38,188	M.2.b.2.
3. Over one year through three years.....	RCONA572	17,474	M.2.b.3.
4. Over three years through five years.....	RCONA573	17,856	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	35,343	M.2.b.5.
6. Over 15 years.....	RCONA575	31,349	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	54,024	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 <sup>4</sup> .....	RCON2746	0	M.3.

1, 2. 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).

1, 3. 1. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date. 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

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

Dollar amounts in thousands

Memorandum item 4 is to be completed semiannually in the June and December reports only.

4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....

5. Not applicable

6. Not applicable

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

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.....

b. Amount included in Schedule RC-C, Part I, items 1 through 9.....

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 1.c.(2)(b)).....

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

b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....

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.....

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)).....

10. Not applicable

11. Not applicable

RCON5370	82,235	M.4.
		M.5.
		M.6.
		M.7.
RCONC779	0	M.7.a.
RCONC780	0	M.7.b.
		M.8.
RCONF230	0	M.8.a.
RCONF231	NR	M.8.b.
RCONF232	NR	M.8.c.
RCONF577	573	M.9.
		M.10.
		M.11.

Dollar amounts in thousands

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

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...

(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	
RCONGW45	0	RCONGW46	0	RCONGW47	0

Dollar amounts in thousands

Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.

13. Construction, land development, and other land loans with interest reserves:

a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a).....

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))..

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases.....

Memorandum item 15 is to be completed for the December report only.

15. Reverse mortgages:

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):

1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....

2. Proprietary reverse mortgages.....

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:

1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....

2. Proprietary reverse mortgages.....

c. Principal amount of reverse mortgage originations that have been sold during the year:

1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....

2. Proprietary reverse mortgages.....

		M.13.
RCONG376	NR	M.13.a.
RIADG377	NR	M.13.b.
RCONG378	223,712	M.14.
		M.15.
		M.15.a.
RCONJ466	0	M.15.a.1.
RCONJ467	0	M.15.a.2.
		M.15.b.
RCONJ468	0	M.15.b.1.
RCONJ469	0	M.15.b.2.
		M.15.c.
RCONJ470	0	M.15.c.1.
RCONJ471	0	M.15.c.2.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms

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

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

### Dollar amounts in thousands

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.").....	RCON6999	No	1.
<i>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</i>			2.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (Note: Item 4 divided by the number of loans should NOT exceed \$100,000.) <sup>1</sup> .....	RCON5563	NR	2.b.

### Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
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)):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	63	RCON5565	3,158	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	65	RCON5567	8,172	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	45	RCON5569	17,276	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):					4.
a. With original amounts of \$100,000 or less.....	RCON5570	445	RCON5571	9,538	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	58	RCON5573	7,154	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	32	RCON5575	12,638	4.c.

### Dollar amounts in thousands

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.").....	RCON6860	No	5.
<i>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.</i>			6.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (Note: Item 1.b, divided by the number of loans should NOT exceed \$100,000.).....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....	RCON5577	NR	6.b.

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
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.....	RCO5578	38	RCO5579	1,675	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCO5580	29	RCO5581	4,190	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCO5582	11	RCO5583	3,137	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.....	RCO5584	262	RCO5585	5,515	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCO5586	23	RCO5587	3,035	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCO5588	7	RCO5589	2,262	8.c.

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



## Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:						
1. Individuals, partnerships, and corporations.....	RCONB549	91,843			RCONB550	191,211
2. U.S. Government.....	RCON2202	0			RCON2520	0
3. States and political subdivisions in the U.S.....	RCON2203	39,766			RCON2530	7,378
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	0			RCONB552	0
5. Banks in foreign countries.....	RCON2213	0			RCON2236	0
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	131,609	RCON2210	76,719	RCON2385	198,589

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	10,909	M.1.a.
b. Total brokered deposits.....	RCON2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	0	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	0	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	43,644	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	0	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	0	M.1.g.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	45,034	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	52,238	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	24,046	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	39,701	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	37,571	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	4,148	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	15,480	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	27,247	M.3.a.2.
3. Over one year through three years.....	RCONHK09	17,040	M.3.a.3.
4. Over three years.....	RCONHK10	3,980	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONHK11	42,727	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	6,659	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	8,100	M.4.a.2.
3. Over one year through three years.....	RCONHK14	9,325	M.4.a.3.
4. Over three years.....	RCONHK15	13,487	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	14,759	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?.....	RCONP752	No	M.5.

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

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.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable <sup>1</sup> .....	RCONB556	1,940	1.
2. Net deferred tax assets <sup>2</sup> .....	RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on mortgage loans and other financial assets <sup>3</sup> .....	RCONHT80	0	3.
4. Equity investments without readily determinable fair values <sup>4</sup> .....	RCON1752	743	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	8,922	5.a.
b. Separate account life insurance assets.....	RCONK202	0	5.b.
c. Hybrid account life insurance assets.....	RCONK270	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).....	RCON2168	1,239	6.
a. Prepaid expenses.....	RCON2166	602	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	29	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	6.c.
d. FDIC loss-sharing indemnification assets.....	RCONJ448	0	6.d.
e. Computer software.....	RCONFT33	0	6.e.
f. Accounts receivable.....	RCONFT34	0	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	0	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	0	6.h.1.
2. Amount of component.....	RCON3549	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	<a href="#">Click here for value</a>	6.i.1.
2. Amount of component.....	RCON3550	468	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551		6.j.1.
2. Amount of component.....	RCON3551	0	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	12,844	7.

(TEXT3550) IENC Loan Fees

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

1. Not available			1.
a. Interest accrued and unpaid on deposits <sup>1</sup>	RCON3645	196	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	35	1.b.
2. Net deferred tax liabilities <sup>2</sup>	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	0	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCON2938	1,406	4.
a. Accounts payable	RCON3066	0	4.a.
b. Deferred compensation liabilities	RCONC011	1,018	4.b.
c. Dividends declared but not yet payable	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component	TEXT3552		4.e.1.
2. Amount of component	RCON3552	0	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3553		4.f.1.
2. Amount of component	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3554		4.g.1.
2. Amount of component	RCON3554	0	4.g.2.
5. Total	RCON2930	1,637	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

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	36,557	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCONB558	23,121	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCONB559	10,048	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes.....	RCONB560	17,629	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	253,688	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	88,713	6.b.1.
2. All other loans secured by real estate.....	RCON3466	82,579	6.b.2.
c. Commercial and industrial loans.....	RCON3387	43,811	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	22,277	6.d.2.
7. Not applicable			7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets <sup>5</sup> .....	RCON3368	375,083	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	53,852	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	92,477	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	63,217	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	37,254	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	1,065	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	0	13.
<i>Memorandum item 1 is to be completed by:</i> <i>• banks with \$300 million or more in total assets, and</i> <i>• banks with less than \$300 million in total assets and with loans to finance agricultural production and other loans to farmers (as reported in Schedule RC-C, part I, item 3) exceeding five percent of total loans and leases held for investment and held for sale (Schedule RC-C, part I, item 12).</i>			
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	15,076	M.1.

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

5. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	0	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	2,670	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	4,721	1.c.1.b.
2. NOT secured by real estate.....	RCON6550	0	1.c.2.
d. Not applicable			1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	5,483	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	2,740	1.e.3.
2. Financial standby letters of credit.....	RCON3819	339	2.
3. Performance standby letters of credit.....	RCON3821	0	3.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.a.
b. Securities borrowed.....	RCON3432	0	6.b.

Dollar amounts in thousands

7. Not applicable			7.
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Dollar amounts in thousands

8. Not applicable			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	21,325	9.
a. Not applicable			9.a.
b. Not applicable			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	21,325	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCON3557	0	9.f.1.
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").....	RCON5591	0	10.
a. Not applicable			10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCON5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCON5595	0	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	0	11.b.

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	1,522	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.....	RCON6165	2	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Goodwill.....	RCON3163	5,747	2.b.
c. All other identifiable intangible assets.....	RCONJF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	5,747	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	0	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	293	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	59	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	352	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading <sup>5</sup> .....	RCONJA29	0	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCONF055	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCON2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	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) <sup>4</sup> .....	RCONB571	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).....	RCON3190	0	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	0	7.
8. Internet website addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.

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

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



Dollar amounts in thousands

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>				8.b.
1. URL 1.....	TE01N528	Click here for value		8.b.1.
2. URL 2.....	TE02N528	Click here for value		8.b.2.
3. URL 3.....	TE03N528	Click here for value		8.b.3.
4. URL 4.....	TE04N528	NR		8.b.4.
5. URL 5.....	TE05N528	NR		8.b.5.
6. URL 6.....	TE06N528	NR		8.b.6.
7. URL 7.....	TE07N528	NR		8.b.7.
8. URL 8.....	TE08N528	NR		8.b.8.
9. URL 9.....	TE09N528	NR		8.b.9.
10. URL 10.....	TE10N528	NR		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:				8.c.
1. Trade name 1.....	TE01N529	Click here for value		8.c.1.
2. Trade name 2.....	TE02N529	Click here for value		8.c.2.
3. Trade name 3.....	TE03N529	Click here for value		8.c.3.
4. Trade name 4.....	TE04N529	NR		8.c.4.
5. Trade name 5.....	TE05N529	NR		8.c.5.
6. Trade name 6.....	TE06N529	NR		8.c.6.
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	RCON4088	Yes		9.
10. Secured liabilities:				10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0		10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0		10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes		11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No		12.
13. Not applicable				13.
14. Captive insurance and reinsurance subsidiaries:				14.
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....	RCONK193	0		14.a.
b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....	RCONK194	0		14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. Qualified Thrift Lender (QTL) test:				15.
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).....	RCONL133	NR		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?.....	RCONL135	NR		15.b.
<i>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.</i>				
16. International remittance transfers offered to consumers:				16.
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?				16.a.
1. International wire transfers.....	RCONN517	Yes		16.a.1.
2. International ACH transactions.....	RCONN518	No		16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	No		16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	No		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?.....	RCONN521	NR		16.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).

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

Dollar amounts in thousands

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

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

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

1. Estimated number of international remittance transfers.....
2. Estimated dollar value of international remittance transfers.....
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....

RCNN522	NR	16.c.
		16.d.
RCNN523	NR	16.d.1.
RCNN524	NR	16.d.2.
RCNN527	NR	16.d.3.

(TE01N528) www.wcnb.com

(TE01N529) Wood County National Bank

(TE02N528) www.ssborecity.com

(TE02N529) Security State Bank

(TE03N528) www.texasamericanbank.com

(TE03N529) Texas American Bank

(TEXT4087) www.fnbgilmer.com

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

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 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		
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans:							1.a.
1. 1-4 family residential construction loans.....	RCONF172	233	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	64	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland.....	RCON3493	26	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	3,126	RCONC237	905	RCONC229	452	1.c.2.a.
b. Secured by junior liens.....	RCONC238	13	RCONC239	0	RCONC230	1	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	2,270	RCONF180	0	RCONF182	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	404	RCONF181	392	RCONF183	2,254	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans.....	RCON1606	1,194	RCON1607	31	RCON1608	1,352	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans.....	RCONK213	627	RCONK214	22	RCONK215	32	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	200	RCONK217	59	RCONK218	41	5.c.
6. Not applicable							6.
7. All other loans <sup>1</sup> .....	RCON5459	183	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	8,340	RCON1407	1,409	RCON1403	4,132	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
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):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.1.

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

Dollar amounts in thousands	(Column A) Past due 30 days or more and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	0	M1d2
e. Commercial and industrial loans.....	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	0	RCONK127	0	RCONK128	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.e plus 1.f, columns A through C):</i>							
1. Loans secured by farmland.....	RCONK130	0	RCONK131	0	RCONK132	0	M.11.
2. Not applicable							M.112
3. Not applicable							M.113
4. Loans to individuals for household, family, and other personal expenditures:							M.114
a. Credit cards.....	RCONK274	0	RCONK275	0	RCONK276	0	M114a
b. Automobile loans.....	RCONK277	0	RCONK278	0	RCONK279	0	M114b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	0	RCONK281	0	RCONK282	0	M114c
<i>Memorandum item 1.f.(5) is to be completed by:</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	RCONK138	0	RCONK139	0	RCONK140	0	M.115
5. Loans to finance agricultural production and other loans to farmers.....							
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f).....	RCONHK26	0	RCONHK27	0	RCONHK28	0	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.....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not applicable							M.3.
<i>Memorandum item 4 is to be completed by:</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:	RCON1594	0	RCON1597	0	RCON1583	0	M.4.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	RCONC240	0	RCONC241	0	RCONC226	0	M.5.

Dollar amounts in thousands			
6. Not applicable			M.6.

Dollar amounts in thousands			
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	RCONC410	22	M.7.
8. Nonaccrual assets sold during the previous six months.....	RCONC411	0	M.8.

Dollar amounts in thousands	(Column A) Past due 30 days or more and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):				M.9.			
a. Outstanding balance.....	RCONL183	0	RCONL184	0	RCONL185	0	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCONL186	0	RCONL187	0	RCONL188	0	M.9.b

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

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	330,394	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	375,083	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCONK654	40,256	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	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):			7.
a. One year or less.....	RCONG465	0	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	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):			8.
a. One year or less.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....	RCONG803	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.....	RCONL190	NR	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?.....	RCONK656	No	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	RCONK659	No	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	11.b.
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):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	202,369	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	16946	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	117,114	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	148	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	9,518	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	383	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	1,393	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	2	M.1.d.2.

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.  
 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.

Dollar amounts in thousands

2. Not applicable

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

- a. Legal title.....
- b. FDIC Certificate Number.....

		M.2.
		M.3.
TEXTA545	NR	M.3.a.
RCONA545	0	M.3.b.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	15,149	1.
2. Retained earnings.....	RCON3632	30,854	2.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	-492	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	45,511	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	5,747	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	0	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.....	RCOAP843	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):			9.
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).....	RCOAP844	-492	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).....	RCOAP845	NR	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).....	RCOAP846	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).....	RCOAP847	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).....	RCOAP848	0	9.e.
f. 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) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCOAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
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).....	RCOAO258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	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.....	RCOAP851	0	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCOAP852	40,256	12.
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.....	RCOAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP854	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.....	RCOAP855	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.....	RCOAP856	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.....	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	40,256	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	40,256	26.
27. Tier 2 capital instruments plus related surplus.....	RCOAP866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	0	28.

Dollar amounts in thousands

29. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	0	29.
30. Allowance for loan and lease losses includable in tier 2 capital.....	RCOA5310	3,229	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.....	RCOAQ257	NR	31.
32. Tier 2 capital before deductions (sum of items 27 through 31).....	RCOAP870	3,229	32.
33. LESS: Tier 2 capital deductions.....	RCOAP872	0	33.
34. Tier 2 capital (greater of item 32 minus item 33, or zero).....	RCOA5311	3,229	34.
35. Total capital (sum of items 26 and 34).....	RCOA3792	43,485	35.
36. Average total consolidated assets.....	RCON3368	375,083	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCOAP875	5,747	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCOAA224	369,336	39.
40. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	258,111	40.

Dollar amounts in thousands

41. Common equity tier 1 capital ratio (item 19 divided by item 40).....	RCOAP793	15.5964%	41.
42. Tier 1 capital ratio (item 26 divided by item 40).....	RCOA7206	15.5964%	42.
43. Total capital ratio (item 35 divided by item 40).....	RCOA7205	16.8474%	43.

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA7204	10.8996%	44.
45. Not applicable			45.
46. Institution-specific capital conservation buffer necessary to avoid limitations on distributions and discretionary bonus payments.....	RCOAH311	8.8474%	46.
<i>Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:</i>			
47. Eligible retained income.....	RCOAH313	NR	47.
48. Distributions and discretionary bonus payments during the quarter.....	RCOAH314	NR	48.



### Schedule RC-R Part II - Risk-Weighted Assets

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

Dollar amounts in thousands											
	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported In Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
1. Cash and balances due from depository institutions.....	RCOND957 45,640	RCONS396 0	RCOND958 19,635				RCOND959 26,005	RCONS397 0	RCOND960 0	RCONS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities.....	RCOND961 8,013	RCONS399 0	RCOND962 0	RCONHJ74 0	RCONHJ75 0		RCOND963 8,013	RCOND964 0	RCOND965 0	RCONS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21 42,808	RCONS402 -492	RCOND967 2,000	RCONHJ76 0	RCONHJ77 0		RCOND968 40,721	RCOND969 579	RCOND970 0	RCONS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 0	RCONH172 0									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 0	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 0	RCONS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCONS423 0	RCONS424 0	RCONS425 0	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427 0	RCONS428 0	RCONS429 0	4.c.

Dollar amounts in thousands										
	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....		RCONS405 0		RCONS406 0				RCONH271 0	RCONH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.

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

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCONH273 0	RCONH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCONH275 0	RCONH276 0	4.b.



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCONH279 0	RCONH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCONH281 0	RCONH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCONH283 0	RCONH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								RCONH285 0	RCONH286 0	5.c.
d. All other exposures.....								RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....		RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets <sup>12</sup> .....		RCONH188 0	RCONS470 147	RCONS471 0				RCONH294 0	RCONH295 0	8.
a. Separate account bank-owned life insurance.....								RCONH296 0	RCONH297 0	8.a.
b. Default fund contributions to central counterparties.....								RCONH298 0	RCONH299 0	8.b.

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

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount) 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities.....	RCONS475 0	RCONS476 0	RCONS477 0	RCONS478 0	RCONS479 0	9.a.
b. Available-for-sale securities.....	RCONS480 0	RCONS481 0	RCONS482 0	RCONS483 0	RCONS484 0	9.b.
c. Trading assets.....	RCONS485 0	RCONS486 0	RCONS487 0	RCONS488 0	RCONS489 0	9.c.
d. All other on-balance sheet securitization exposures.....	RCONS490 0	RCONS491 0	RCONS492 0	RCONS493 0	RCONS494 0	9.d.
10. Off-balance sheet securitization exposures.....	RCONS495 0	RCONS496 0	RCONS497 0	RCONS498 0	RCONS499 0	10.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets <sup>14</sup>	RCOND2170 377,346	RCONS500 1,776	RCOND987 22,095	RCONHJ90 0	RCONHJ91 0		RCOND988 75,182	RCOND989 87,697	RCOND990 186,266	RCONS503 4,183

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets <sup>14</sup>		RCONS505 0	RCONS506 147	RCONS507 0			RCONS510 0	RCONH300 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit	RCOND991 339	RCOND992 339	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 339	RCONS511 0
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 0	RCOND998 0	RCOND999 0				RCONG603 0	RCONG604 0	RCONG605 0	RCONS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 0	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0
15. Retained recourse on small business obligations sold with recourse	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions <sup>21</sup>	RCONS515 0	RCONS516 0	RCONS517 0	RCONS518 0	RCONS519 0		RCONS520 0	RCONS521 0	RCONS522 0	RCONS523 0
17. All other off-balance sheet liabilities	RCONG618 0	RCONG619 0	RCONG620 0				RCONG621 0	RCONG622 0	RCONG623 0	RCONS524 0
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):										
a. Original maturity of one year or less	RCONS525 5,996	RCONS526 1,199	RCONS527 0	RCONHJ96 0	RCONHJ97 0		RCONS528 0	RCONS529 0	RCONS530 1,199	RCONS531 0

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

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

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCONG624 9,618	RCONG625 4,809	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 0	RCONG629 4,809	RCONS539 0	18.b.
19. Unconditionally cancelable commitments.....	RCONS540 0	RCONS541 0									19.
20. Over-the-counter derivatives.....		RCONS542 0	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 0	RCONS548 0	20.
21. Centrally cleared derivatives.....		RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 0	22.

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

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup> .....				RCONH301 0	RCONH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						18.
a. Original maturity of one year or less.....				RCONH303 0	RCONH304 0	18.a.
b. Original maturity exceeding one year.....				RCONH307 0	RCONH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCONH198 0	RCONH199 0	RCONH200 0			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 25. For item 22, the sum of columns C through Q must equal column A.



Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
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).....		RCONG630 22,095	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 75,182	RCONG632 87,697	RCONG633 192,613	RCONS561 4,183	23.
24. Risk weight factor										24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 15,036	RCONG636 43,849	RCONG637 192,613	RCONS572 6,275	25.

Dollar amounts in thousands		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
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).....			RCONS563 0	RCONS564 147	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568 0	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....			RCONS574 0	RCONS575 588	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0	25.

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	258,361	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	0	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCONB704	258,361	28.
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	250	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	258,111	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	0	M.1.

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCONS582	0	RCONS583	0	RCONS584	0	M.2.a.
b. Foreign exchange rate and gold.....	RCONS585	0	RCONS586	0	RCONS587	0	M.2.b.
c. Credit (investment grade reference asset).....	RCONS588	0	RCONS589	0	RCONS590	0	M.2.c.
d. Credit (non-investment grade reference asset).....	RCONS591	0	RCONS592	0	RCONS593	0	M.2.d.
e. Equity.....	RCONS594	0	RCONS595	0	RCONS596	0	M.2.e.
f. Precious metals (except gold).....	RCONS597	0	RCONS598	0	RCONS599	0	M.2.f.
g. Other.....	RCONS600	0	RCONS601	0	RCONS602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCONS603	0	RCONS604	0	RCONS605	0	M.3.a.
b. Foreign exchange rate and gold.....	RCONS606	0	RCONS607	0	RCONS608	0	M.3.b.
c. Credit (investment grade reference asset).....	RCONS609	0	RCONS610	0	RCONS611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	RCONS612	0	RCONS613	0	RCONS614	0	M.3.d.
e. Equity.....	RCONS615	0	RCONS616	0	RCONS617	0	M.3.e.
f. Precious metals (except gold).....	RCONS618	0	RCONS619	0	RCONS620	0	M.3.f.
g. Other.....	RCONS621	0	RCONS622	0	RCONS623	0	M.3.g.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCONB867	No	3.

Dollar amounts in thousands

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCONB868	NR	RCONB869	NR	RCONB870	NR	RCONB871	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCONB872	NR	RCONB873	NR	RCONB874	NR	RCONB875	NR	5.a.
b. Employee benefit - defined benefit.....	RCONB876	NR	RCONB877	NR	RCONB878	NR	RCONB879	NR	5.b.
c. Other employee benefit and retirement-related accounts.....	RCONB880	NR	RCONB881	NR	RCONB882	NR	RCONB883	NR	5.c.
6. Corporate trust and agency accounts.....	RCONB884	NR	RCONB885	NR	RCONC001	NR	RCONC002	NR	6.
7. Investment management and investment advisory agency accounts.....	RCONB886	NR	RCONJ253	NR	RCONB888	NR	RCONJ254	NR	7.

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



Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
	RCONJ259	NR	RCONJ260	NR	RCONJ261	NR	RCONJ262	NR	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....									13.

Dollar amounts in thousands			
14. Personal trust and agency accounts.....	RIADB904		NR 14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905		NR 15.a.
b. Employee benefit - defined benefit.....	RIADB906		NR 15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907		NR 15.c.
16. Corporate trust and agency accounts.....	RIADA479		NR 16.
17. Investment management and investment advisory agency accounts.....	RIADJ315		NR 17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316		NR 18.
19. Other fiduciary accounts.....	RIADA480		NR 19.
20. Custody and safekeeping accounts.....	RIADB909		NR 20.
21. Other fiduciary and related services income.....	RIADB910		NR 21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070		0 22.
23. Less: Expenses.....	RIADC058		NR 23.
24. Less: Net losses from fiduciary and related services.....	RIADA488		NR 24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911		NR 25.
26. Net fiduciary and related services income.....	RIADA491		NR 26.

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits.....	RCONJ263	NR	RCONJ264	NR	RCONJ265	NR	M.1.a.
b. Interest-bearing deposits.....	RCONJ266	NR	RCONJ267	NR	RCONJ268	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONJ269	NR	RCONJ270	NR	RCONJ271	NR	M.1.c.
d. State, county, and municipal obligations.....	RCONJ272	NR	RCONJ273	NR	RCONJ274	NR	M.1.d.
e. Money market mutual funds.....	RCONJ275	NR	RCONJ276	NR	RCONJ277	NR	M.1.e.
f. Equity mutual funds.....	RCONJ278	NR	RCONJ279	NR	RCONJ280	NR	M.1.f.
g. Other mutual funds.....	RCONJ281	NR	RCONJ282	NR	RCONJ283	NR	M.1.g.
h. Common trust funds and collective investment funds.....	RCONJ284	NR	RCONJ285	NR	RCONJ286	NR	M.1.h.
i. Other short-term obligations.....	RCONJ287	NR	RCONJ288	NR	RCONJ289	NR	M.1.i.
j. Other notes and bonds.....	RCONJ290	NR	RCONJ291	NR	RCONJ292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCONJ293	NR	RCONJ294	NR	RCONJ295	NR	M.1.k.
l. Other common and preferred stocks.....	RCONJ296	NR	RCONJ297	NR	RCONJ298	NR	M.1.l.
m. Real estate mortgages.....	RCONJ299	NR	RCONJ300	NR	RCONJ301	NR	M.1.m.
n. Real estate.....	RCONJ302	NR	RCONJ303	NR	RCONJ304	NR	M.1.n.
o. Miscellaneous assets.....	RCONJ305	NR	RCONJ306	NR	RCONJ307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCONJ308	NR	RCONJ309	NR	RCONJ310	NR	M.1.p.

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312	NR	M.1.q.

Dollar amounts in thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCONJ313	NR	RCONJ314	NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR			M.2.b.

Dollar amounts in thousands		(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
<i>Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.</i>					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR	M.3.f.
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946	NR	M.3.h.

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	RIADB947	NR	RIADB948	NR	RIADB949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	NR	RIADB951	NR	RIADB952	NR	M.4.b.
c. Investment management agency accounts.....	RIADB953	NR	RIADB954	NR	RIADB955	NR	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	NR	RIADB957	NR	RIADB958	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	NR	RIADB960	NR	RIADB961	NR	M.4.e.

## Schedule SU - Supplemental Information


Dollar amounts in thousands

1. Does the institution have any derivative contracts?.....	RCONFT00	No	1.
a. Total gross notional amount of interest rate derivatives held for trading.....	RCONA126	NR	1.a.
b. Total gross notional amount of all other derivatives held for trading.....	RCONFT01	NR	1.b.
c. Total gross notional amount of interest rate derivatives not held for trading.....	RCON8725	NR	1.c.
d. Total gross notional amount of all other derivatives not held for trading.....	RCONFT02	NR	1.d.
2. For each of 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?.....	RCONFT03	No	2.
a. Principal amount of 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	NR	2.a.
b. Quarter-end amount of 1-4 family residential mortgage loans held for sale or trading.....	RCONFT05	NR	2.b.
3. Does the institution use the fair value option to measure any of its assets or liabilities?.....	RCONFT06	No	3.
a. Aggregate amount of fair value option assets.....	RCONHK18	NR	3.a.
b. Aggregate amount of fair value option liabilities.....	RCONHK19	NR	3.b.
c. Year-to-date net gains (losses) recognized in earnings on fair value option assets.....	RIADF551	NR	3.c.
d. Year-to-date net gains (losses) recognized in earnings on fair value option liabilities.....	RIADF553	NR	3.d.
4. Does the institution have any assets it has sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements?.....	RCONFT07	No	4.
a. Total outstanding principal balance of assets sold and securitized by the reporting institution with servicing retained or with recourse or other seller-provided credit enhancement.....	RCONFT08	NR	4.a.
5. Does the institution have any assets it has sold with recourse or other seller-provided credit enhancements but has not securitized?.....	RCONFT09	No	5.
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.....	RCONFT10	NR	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?.....	RCONFT11	No	6.
a. Total outstanding principal balance of closed-end 1-4 family residential mortgage loans serviced for others plus the total outstanding principal balance of other financial assets serviced for others if more than \$10 million.....	RCONFT12	NR	6.a.
7. Does the institution have any consolidated variable interest entities?.....	RCONFT13	No	7.
a. Total assets of consolidated variable interest entities.....	RCONFT14	NR	7.a.
b. Total liabilities of consolidated variable interest entities.....	RCONFT15	NR	7.b.
8. Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?.....	RCONFT16	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).....	RCONC391	NR	8.a.
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	NR	8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	NR	8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income.....	RIADC388	NR	8.d.
9. Does the institution have assets covered by FDIC loss-sharing agreements?.....	RCONFT17	No	9.
a. Loans and leases covered by FDIC loss-sharing agreements.....	RCONFT18	NR	9.a.
b. Past due and nonaccrual loans and leases covered by FDIC loss-sharing agreements:			9.b.
1. Past due 30 through 89 days and still accruing.....	RCONFT19	NR	9.b.1.
2. Past due 90 days and still accruing.....	RCONFT20	NR	9.b.2.
3. Nonaccrual.....	RCONFT21	NR	9.b.3.
c. Portion of past due and nonaccrual covered loans and leases that is protected by FDIC loss-sharing agreements:			9.c.
1. Past due 30 through 89 days and still accruing.....	RCONK102	NR	9.c.1.
2. Past due 90 days and still accruing.....	RCONK103	NR	9.c.2.
3. Nonaccrual.....	RCONK104	NR	9.c.3.
d. Other real estate owned covered by FDIC loss-sharing agreements.....	RCONFT22	NR	9.d.
e. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements.....	RCONK192	NR	9.e.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement (please type or print clearly; 750 character limit):.....	TEXT6980	NR	2.

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