Board of Governors of the Federal Reserve System
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency

Federal Financial Institutions Examination Council

| 1 |

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Institution Name	**CENTERPOINTE COMMUNITY BANK**
City	**HOOD RIVER**
State	**OR**
Zip Code	**97031**
Call Report Quarter End Date	**3/31/2014**
Report Type	**041**
RSSD-ID	**3631870**
FDIC Certificate Number	**58625**
OCC Charter Number	**0**
ABA Routing Number	**123206985**
Last updated on	**4/17/2014**

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date..	RCON9999	**20140331**	1.
2. FDIC certificate number...	RSSD9050	**58625**	2.
3. Legal title of bank..	RSSD9017	**Click here for value**	3.
4. City...	RSSD9130	**Hood River**	4.
5. State abbreviation..	RSSD9200	**OR**	5.
6. Zip code...	RSSD9220	**97031**	6.

(RSSD9017) CenterPointe Community Bank

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name...	TEXTC490	**CONF**	1.a.1.
2. Title..	TEXTC491	**CONF**	1.a.2.
3. E-mail Address...	TEXTC492	**CONF**	1.a.3.
4. Telephone...	TEXTC493	**CONF**	1.a.4.
5. FAX...	TEXTC494	**CONF**	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name...	TEXTC495	**CONF**	1.b.1.
2. Title..	TEXTC496	**CONF**	1.b.2.
3. E-mail Address...	TEXT4086	**CONF**	1.b.3.
4. Telephone...	TEXT8902	**CONF**	1.b.4.
5. FAX...	TEXT9116	**CONF**	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title...	TEXTB962	**CONF**	2.a.
b. E-mail Address..	TEXTB926	**CONF**	2.b.
c. Telephone..	TEXTB963	**CONF**	2.c.
d. FAX...	TEXTB964	**CONF**	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name...	TEXTC366	**CONF**	3.a.1.
2. Title..	TEXTC367	**CONF**	3.a.2.
3. E-mail Address...	TEXTC368	**CONF**	3.a.3.
4. Telephone...	TEXTC369	**CONF**	3.a.4.
5. FAX...	TEXTC370	**CONF**	3.a.5.
b. Secondary Contact			3.b.
1. Name...	TEXTC371	**CONF**	3.b.1.
2. Title..	TEXTC372	**CONF**	3.b.2.
3. E-mail Address...	TEXTC373	**CONF**	3.b.3.
4. Telephone...	TEXTC374	**CONF**	3.b.4.
5. FAX...	TEXTC375	**CONF**	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name...	TEXTC437	**CONF**	4.a.1.
2. Title..	TEXTC438	**CONF**	4.a.2.
3. E-mail Address...	TEXTC439	**CONF**	4.a.3.

Dollar amounts in thousands

4. Telephone	TEXTC440	**CONF**	4.a.4.
b. Secondary Contact			4.b.
1. Name	TEXTC442	**CONF**	4.b.1.
2. Title	TEXTC443	**CONF**	4.b.2.
3. E-mail Address	TEXTC444	**CONF**	4.b.3.
4. Telephone	TEXTC445	**CONF**	4.b.4.
c. Third Contact			4.c.
1. Name	TEXTC870	**CONF**	4.c.1.
2. Title	TEXTC871	**CONF**	4.c.2.
3. E-mail Address	TEXTC872	**CONF**	4.c.3.
4. Telephone	TEXTC873	**CONF**	4.c.4.
d. Fourth Contact			4.d.
1. Name	TEXTC875	**CONF**	4.d.1.
2. Title	TEXTC876	**CONF**	4.d.2.
3. E-mail Address	TEXTC877	**CONF**	4.d.3.
4. Telephone	TEXTC878	**CONF**	4.d.4.

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	TEXT6980	**NR**	2.

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	70	1.a.1.a.
b. All other loans secured by real estate	RIAD4436	648	1.a.1.b.
2. Commercial and industrial loans	RIAD4012	124	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	3	1.a.3.b.
4. Loans to foreign governments and official institutions	RIAD4056	0	1.a.4.
5. All other loans	RIAD4058	59	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	904	1.a.6.
b. Income from lease financing receivables	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions	RIAD4115	11	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	23	1.d.1.
2. Mortgage-backed securities	RIADB489	33	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	0	1.d.3.
e. Interest income from trading assets	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	19	1.f.

Dollar amounts in thousands

g. Other interest income..	RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)...	RIAD4107	990	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	4	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs)..	RIAD0093	27	2.a.2.a.
b. Time deposits of $100,000 or more..	RIADA517	9	2.a.2.b.
c. Time deposits of less than $100,000..	RIADA518	4	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase..	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money..	RIAD4185	0	2.c.
d. Interest on subordinated notes and debentures..	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d)..	RIAD4073	44	2.e.
3. Net interest income (item 1.h minus 2.e)..	RIAD4074	946	3.
4. Provision for loan and lease losses..	RIAD4230	6	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts...	RIAD4080	30	5.b.
c. Trading revenue..	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage..	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions................	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales..	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities............................	RIADC386	0	5.d.4.
5. Income from other insurance activities...	RIADC387	0	5.d.5.
e. Venture capital revenue...	RIADB491	0	5.e.
f. Net servicing fees...	RIADB492	0	5.f.
g. Net securitization income..	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases..	RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned...	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)..............................	RIADB496	0	5.k.
l. Other noninterest income...	RIADB497	44	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)...	RIAD4079	74	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	480	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)..	RIAD4217	140	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	256	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)..	RIAD4093	876	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..	RIAD4301	138	8.
9. Applicable income taxes (on item 8)..	RIAD4302	48	9.

Dollar amounts in thousands

10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	90	10.
11. Extraordinary items and other adjustments, net of income taxes...................................	RIAD4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)..	RIADG104	90	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	90	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes................................	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)...	RIAD8431	NR	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	0	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	0	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..	RIAD4150	23	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))...	RIAD4024	0	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition...............................	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures...	RIAD8757	NR	M.8.a.
b. Foreign exchange exposures..	RIAD8758	NR	M.8.b.
c. Equity security and index exposures..	RIAD8759	NR	M.8.c.
d. Commodity and other exposures..	RIAD8760	NR	M.8.d.
e. Credit exposures...	RIADF186	NR	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)..	RIADK090	NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)...................	RIADK094	NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading...	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading..............	RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions)..	RIADA251	NR	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	No	M.11.
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. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets..	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk...	RIADF552	NR	M.13.a.1.
b. Net gains (losses) on liabilities..	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk...	RIADF554	NR	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses...	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	0	M.14.b.

Dollar amounts in thousands

c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)...	RIADJ321	**0** M.14.c.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)................	RIAD3217	**9,957**	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	**9,957**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)........................	RIAD4340	**90**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)...	RIADB509	**42**	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	**0**	9.
10. Other comprehensive income..	RIADB511	**5**	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	**10,094**	12.

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

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	**0**	RIADC217	**0**	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	**0**	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.......	RIADC897	**0**	RIADC898	**0**	1.e.2.
2. Loans to depository institutions and acceptances of other banks.........	RIAD4481	**0**	RIAD4482	**0**	2.
3. Not applicable					3.
4. Commercial and industrial loans...	RIAD4638	**0**	RIAD4608	**4**	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	**0**	RIADK133	**0**	5.b.

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)..	RIADK205	0	RIADK206	0	5.c.
6. Loans to foreign governments and official institutions.........................	RIAD4643	0	RIAD4627	0	6.
7. All other loans...	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables...	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8)..	RIAD4635	0	RIAD4605	4	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 available					M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)...........................	RIAD4652	NR	RIAD4662	NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)..	RIAD4654	NR	RIAD4664	NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)...........................	RIAD4646	NR	RIAD4618	NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).........	RIADF185	NR	RIADF187	NR	M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)...................................	RIAD4655	0	RIAD4665	0	M.3.

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

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)........................	RIADC388	NR	M.4.

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, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)....................................	RIADB522	724	1.
2. Recoveries (must equal part I, item 9, column B, above)..	RIAD4605	4	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)..	RIADC079	0	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	6	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	734	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges..	RIADC390	NR	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above)..	RIADC781	0	M.4.

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

Dollar amounts in thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1. Real estate loans:							1.
a. Construction loans..	RCONM708 **NR**	RCONM709 **NR**	RCONM710 **NR**	RCONM711 **NR**	RCONM712 **NR**	RCONM713 **NR**	1.a.
b. Commercial real estate loans...............................	RCONM714 **NR**	RCONM715 **NR**	RCONM716 **NR**	RCONM717 **NR**	RCONM719 **NR**	RCONM720 **NR**	1.b.
c. Residential real estate loans...............................	RCONM721 **NR**	RCONM722 **NR**	RCONM723 **NR**	RCONM724 **NR**	RCONM725 **NR**	RCONM726 **NR**	1.c.
2. Commercial loans..	RCONM727 **NR**	RCONM728 **NR**	RCONM729 **NR**	RCONM730 **NR**	RCONM731 **NR**	RCONM732 **NR**	2.
3. Credit cards...	RCONM733 **NR**	RCONM734 **NR**	RCONM735 **NR**	RCONM736 **NR**	RCONM737 **NR**	RCONM738 **NR**	3.
4. Other consumer loans..	RCONM739 **NR**	RCONM740 **NR**	RCONM741 **NR**	RCONM742 **NR**	RCONM743 **NR**	RCONM744 **NR**	4.
5. Unallocated, if any...				RCONM745 **NR**			5.
6. Total (for each column, sum of items 1.a through 5)...................	RCONM746 **NR**	RCONM747 **NR**	RCONM748 **NR**	RCONM749 **NR**	RCONM750 **NR**	RCONM751 **NR**	6.

Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks..	RIADC013	3	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance......................	RIADC014	5	1.b.
c. Income and fees from automated teller machines (ATMs)...	RIADC016	3	1.c.
d. Rent and other income from other real estate owned..	RIAD4042	0	1.d.
e. Safe deposit box rent...	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option...	RIADF229	0	1.f.
g. Bank card and credit card interchange fees..	RIADF555	31	1.g.
h. Gains on bargain purchases..	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component...	TEXT4461	NR	1.i.1.
2. Amount of component...	RIAD4461	0	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component...	TEXT4462	NR	1.j.1.
2. Amount of component...	RIAD4462	0	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component...	TEXT4463	NR	1.k.1.
2. Amount of component...	RIAD4463	0	1.k.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses...	RIADC017	59	2.a.
b. Advertising and marketing expenses..	RIAD0497	13	2.b.
c. Directors' fees..	RIAD4136	0	2.c.
d. Printing, stationery, and supplies..	RIADC018	9	2.d.
e. Postage..	RIAD8403	0	2.e.
f. Legal fees and expenses...	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments..	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses..	RIADF556	15	2.h.
i. Consulting and advisory expenses...	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses..	RIADF558	0	2.j.
k. Telecommunications expenses..	RIADF559	21	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component...	TEXT4464	NR	2.l.1.
2. Amount of component...	RIAD4464	0	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component...	TEXT4467	NR	2.m.1.
2. Amount of component...	RIAD4467	0	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component...	TEXT4468	NR	2.n.1.
2. Amount of component...	RIAD4468	0	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component...	TEXT4469	NR	3.a.1.
2. Amount of component...	RIAD4469	0	3.a.2.
3. Applicable income tax effect...	RIAD4486	0	3.a.3.

Dollar amounts in thousands

b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component..	TEXT4487	NR	3.b.1.
2. Amount of component...	RIAD4487	0	3.b.2.
3. Applicable income tax effect...	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component..	TEXT4489	NR	3.c.1.
2. Amount of component...	RIAD4489	0	3.c.2.
3. Applicable income tax effect...	RIAD4491	0	3.c.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.
1. Describe component..	TEXTB526	NR	4.a.1.
2. Amount of component...	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component..	TEXTB527	NR	4.b.1.
2. Amount of component...	RIADB527	0	4.b.2.
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.
1. Describe component..	TEXT4498	NR	5.a.1.
2. Amount of component...	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component..	TEXT4499	NR	5.b.1.
2. Amount of component...	RIAD4499	0	5.b.2.
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.
1. Describe component..	TEXT4521	NR	6.a.1.
2. Amount of component...	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component..	TEXT4522	NR	6.b.1.
2. Amount of component...	RIAD4522	0	6.b.2.
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...	TEXT4769	NR	7.b.

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin................................	RCON0081	4,238	1.a.
b. Interest-bearing balances...	RCON0071	34,543	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)......................	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....................	RCON1773	12,380	2.b.
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......................................	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.

Dollar amounts in thousands

a. Loans and leases held for sale..	RCON5369	0	4.a.
b. Loans and leases, net of unearned income...	RCONB528	64,252	4.b.
c. LESS: Allowance for loan and lease losses...	RCON3123	734	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)........	RCONB529	63,518	4.d.
5. Trading assets (from Schedule RC-D)..	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).............................	RCON2145	1,632	6.
7. Other real estate owned (from Schedule RC-M)..	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies.................	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.............................	RCON3656	0	9.
10. Intangible assets:			10.
a. Goodwill..	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).......................................	RCON0426	0	10.b.
11. Other assets (from Schedule RC-F)..	RCON2160	3,170	11.
12. Total assets (sum of items 1 through 11)...	RCON2170	119,481	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)...........	RCON2200	109,280	13.a.
1. Noninterest-bearing..	RCON6631	47,921	13.a.1.
2. Interest-bearing...	RCON6636	61,359	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased...	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase.....................................	RCONB995	0	14.b.
15. Trading liabilities (from Schedule RC-D)...	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..	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)...	RCON2930	107	20.
21. Total liabilities (sum of items 13 through 20).....................................	RCON2948	109,387	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus......................................	RCON3838	0	23.
24. Common stock..	RCON3230	0	24.
25. Surplus (exclude all surplus related to preferred stock)...........................	RCON3839	11,539	25.
26. Not available			26.
a. Retained earnings..	RCON3632	-1,485	26.a.
b. Accumulated other comprehensive income...	RCONB530	40	26.b.
c. Other equity capital components..	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c)............................	RCON3210	10,094	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries....................	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)..................................	RCONG105	10,094	28.
29. Total liabilities and equity capital (sum of items 21 and 28)......................	RCON3300	119,481	29.
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 2013..	RCON6724	1	M.1.
2. Bank's fiscal year-end date...	RCON8678	1231	M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits...	RCON0020	NR	1.a.
b. Currency and coin..	RCON0080	NR	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks..	RCON0083	NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.........	RCON0085	NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks...	RCON0073	NR	3.a.
b. Other banks in foreign countries and foreign central banks...	RCON0074	NR	3.b.
4. Balances due from Federal Reserve Banks..	RCON0090	NR	4.
5. Total...	RCON0010	38,781	5.

Schedule RC-B - Securities

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCON0211	RCON0213	RCON1286	RCON1287	
1. U.S. Treasury securities..	0	0	970	970	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
	RCON1289	RCON1290	RCON1291	RCON1293	
a. Issued by U.S. Government agencies..	0	0	0	0	2.a.
	RCON1294	RCON1295	RCON1297	RCON1298	
b. Issued by U.S. Government-sponsored agencies...	0	0	5,526	5,537	2.b.
	RCON8496	RCON8497	RCON8498	RCON8499	
3. Securities issued by states and political subdivisions in the U.S.........................	0	0	0	0	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
	RCONG300	RCONG301	RCONG302	RCONG303	
1. Guaranteed by GNMA...	0	0	0	0	4.a.1.
	RCONG304	RCONG305	RCONG306	RCONG307	
2. Issued by FNMA and FHLMC...	0	0	1,039	1,046	4.a.2.
	RCONG308	RCONG309	RCONG310	RCONG311	
3. Other pass-through securities..	0	0	0	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
	RCONG312	RCONG313	RCONG314	RCONG315	
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies...	0	0	4,785	4,827	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies...	RCONG316 0	RCONG317 0	RCONG318 0	RCONG319 0	4.b.2.
	RCONG320	RCONG321	RCONG322	RCONG323	
3. All other residential MBS..	0	0	0	0	4.b.3.
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
	RCONK142	RCONK143	RCONK144	RCONK145	
a. Issued or guaranteed by FNMA, FHLMC, or GNMA............................	0	0	0	0	4.c.1.a.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCONK146	RCONK147	RCONK148	RCONK149	
b. Other pass-through securities..	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored	RCONK150	RCONK151	RCONK152	RCONK153	
agencies...	0	0	0	0	4.c.2.a.
	RCONK154	RCONK155	RCONK156	RCONK157	
b. All other commercial MBS..	0	0	0	0	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
	RCONC026	RCONC988	RCONC989	RCONC027	
a. Asset-backed securities (ABS)...	0	0	0	0	5.a.
b. Structured financial products:					5.b.
	RCONG336	RCONG337	RCONG338	RCONG339	
1. Cash...	0	0	0	0	5.b.1.
	RCONG340	RCONG341	RCONG342	RCONG343	
2. Synthetic..	0	0	0	0	5.b.2.
	RCONG344	RCONG345	RCONG346	RCONG347	
3. Hybrid...	0	0	0	0	5.b.3.
6. Other debt securities:					6.
	RCON1737	RCON1738	RCON1739	RCON1741	
a. Other domestic debt securities..	0	0	0	0	6.a.
	RCON1742	RCON1743	RCON1744	RCON1746	
b. Other foreign debt securities...	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values..			RCONA510 0	RCONA511 0	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 0	RCON1771 0	RCON1772 12,320	RCON1773 12,380	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities...	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			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:			M.2.a.
1. Three months or less...	RCONA549	0	M.2.a.1.
2. Over three months through 12 months...	RCONA550	157	M.2.a.2.
3. Over one year through three years..	RCONA551	0	M.2.a.3.
4. Over three years through five years...	RCONA552	3,350	M.2.a.4.
5. Over five years through 15 years...	RCONA553	0	M.2.a.5.
6. Over 15 years..	RCONA554	3,000	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:			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	1,046	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:			M.2.c.
1. Three years or less...	RCONA561	2,402	M.2.c.1.
2. Over three years..	RCONA562	2,425	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	0	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)...	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	2,541	M.4.a.
b. Fair value...	RCON8783	2,572	M.4.b.

Schedule RC-B - Securities

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):					M.5.
	RCONB838	RCONB839	RCONB840	RCONB841	
a. Credit card receivables..	NR	NR	NR	NR	M.5.a.
	RCONB842	RCONB843	RCONB844	RCONB845	
b. Home equity lines...	NR	NR	NR	NR	M.5.b.
	RCONB846	RCONB847	RCONB848	RCONB849	
c. Automobile loans..	NR	NR	NR	NR	M.5.c.
	RCONB850	RCONB851	RCONB852	RCONB853	
d. Other consumer loans...	NR	NR	NR	NR	M.5.d.
	RCONB854	RCONB855	RCONB856	RCONB857	
e. Commercial and industrial loans..	NR	NR	NR	NR	M.5.e.
	RCONB858	RCONB859	RCONB860	RCONB861	
f. Other..	NR	NR	NR	NR	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):					M.6.
	RCONG348	RCONG349	RCONG350	RCONG351	
a. Trust preferred securities issued by financial institutions.................................	0	0	0	0	M.6.a.
	RCONG352	RCONG353	RCONG354	RCONG355	
b. Trust preferred securities issued by real estate investment trusts...................	0	0	0	0	M.6.b.
	RCONG356	RCONG357	RCONG358	RCONG359	
c. Corporate and similar loans...	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)...	RCONG360 0	RCONG361 0	RCONG362 0	RCONG363 0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.......................	RCONG364 0	RCONG365 0	RCONG366 0	RCONG367 0	M.6.e.
f. Diversified (mixed) pools of structured financial products...............................	RCONG368 0	RCONG369 0	RCONG370 0	RCONG371 0	M.6.f.
g. Other collateral or reference assets..	RCONG372 0	RCONG373 0	RCONG374 0	RCONG375 0	M.6.g.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
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	1,489	1.a.1.
2. Other construction loans and all land development and other land loans..			RCONF159	3,659	1.a.2.
b. Secured by farmland (including farm residential and other improvements)...			RCON1420	9,865	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	837	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens..			RCON5367	3,509	1.c2a.
b. Secured by junior liens...			RCON5368	115	1.c2.b.
d. Secured by multifamily (5 or more) residential properties..............			RCON1460	323	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties..			RCONF160	18,808	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.......			RCONF161	14,207	1.e.2.
2. Loans to depository institutions and acceptances of other banks.........			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks......................	RCONB532	NR			2.a.1.
2. To other commercial banks in the U.S....................................	RCONB533	NR			2.a.2.
b. To other depository institutions in the U.S....................................	RCONB534	NR			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks..................................	RCONB536	NR			2.c.1.
2. To other banks in foreign countries...	RCONB537	NR			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	3,478	3.
4. Commercial and industrial loans...			RCON1766	8,225	4.
a. To U.S. addressees (domicile)...	RCON1763	NR			4.a.
b. To non-U.S. addressees (domicile)...	RCON1764	NR			4.b.
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	82	6.b.
c. Automobile loans..			RCONK137	15	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)..................			RCONK207	60	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)...			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S..			RCON2107	0	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.
1. Loans for purchasing or carrying securities (secured and unsecured)...	RCON1545	NR			9.b.1.
2. All other loans (exclude consumer loans)................................	RCONJ451	NR			9.b.2.

Dollar amounts in thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
10. Lease financing receivables (net of unearned income)........................			RCON2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)...	RCONF162	NR			10.a.
b. All other leases..	RCONF163	NR			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above...			RCON2123	420	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)...			RCON2122	64,252	12.

Schedule RC-C Part I - Loans and Leases

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 1, 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	0	M.1.d.2.
e. Commercial and industrial loans...	RCONK256	0	M.1.e.
1. To U.S. addressees (domicile)...	RCONK163	NR	M.1.e.1.
2. To non-U.S. addressees (domicile)...	RCONK164	NR	M.1.e.2.
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. Loans to depository institutions and acceptances of other banks.........................	RCONK167	0	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 foreign governments and official institutions..	RCONK212	0	M.1.f.5.
6. Other loans...	RCONK267	0	M.1.f.6.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above....................................	RCONK168	0	M.1.f.6.a.
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), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less..	RCONA564	105	M.2.a.1.
2. Over three months through 12 months..	RCONA565	285	M.2.a.2.
3. Over one year through three years..	RCONA566	188	M.2.a.3.
4. Over three years through five years...	RCONA567	1,391	M.2.a.4.
5. Over five years through 15 years...	RCONA568	1,327	M.2.a.5.
6. Over 15 years..	RCONA569	213	M.2.a.6.

Dollar amounts in thousands

b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less..	RCONA570	3,248	M.2.b.1.
2. Over three months through 12 months...	RCONA571	1,126	M.2.b.2.
3. Over one year through three years...	RCONA572	4,686	M.2.b.3.
4. Over three years through five years...	RCONA573	9,213	M.2.b.4.
5. Over five years through 15 years...	RCONA574	35,358	M.2.b.5.
6. Over 15 years...	RCONA575	7,530	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)...	RCONA247	3,998	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, column B.....	RCON2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)..	RCON5370	3,036	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)...	RCONB837	NR	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a...	RCONC391	NR	M.6.
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):			M.7.
a. Outstanding balance...	RCONC779	0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....................	RCONC780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total carrying 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))..	RCONF230	0	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties...	RCONF231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above..	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))...	RCONF577	0	M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate:			M.10.a.
1. Construction, land development, and other land loans..	RCONF578	NR	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements)............	RCONF579	NR	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..	RCONF580	NR	M10a3a
b. Closed-end loans secured by 1-4 family residential properties:			M10a3b
1. Secured by first liens...	RCONF581	NR	M10a3b1.
2. Secured by junior liens..	RCONF582	NR	M10a3b2
4. Secured by multifamily (5 or more) residential properties.....................................	RCONF583	NR	M.10.a.4.
5. Secured by nonfarm nonresidential properties...	RCONF584	NR	M.10.a.5.
b. Commercial and industrial loans...	RCONF585	NR	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards..	RCONF586	NR	M.10.c.1.
2. Other revolving credit plans...	RCONF587	NR	M.10.c.2.

Dollar amounts in thousands

3. Automobile loans	RCONK196	NR	M.10.c.3.
4. Other consumer loans	RCONK208	NR	M.10.c.4.
d. Other loans	RCONF589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans	RCONF590	NR	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF591	NR	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	NR	M11a3a
b. Closed-end loans secured by 1-4 family residential properties:			M11a3b
1. Secured by first liens	RCONF593	NR	M11a3b1.
2. Secured by junior liens	RCONF594	NR	M11a3b2
4. Secured by multifamily (5 or more) residential properties	RCONF595	NR	M.11.a.4.
5. Secured by nonfarm nonresidential properties	RCONF596	NR	M.11.a.5.
b. Commercial and industrial loans	RCONF597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards	RCONF598	NR	M.11.c.1.
2. Other revolving credit plans	RCONF599	NR	M.11.c.2.
3. Automobile loans	RCONK195	NR	M.11.c.3.
4. Other consumer loans	RCONK209	NR	M.11.c.4.
d. Other loans	RCONF601	NR	M.11.d.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
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:				M.12.
	RCONG091	RCONG092	RCONG093	
a. Loans secured by real estate	0	0	0	M.12.a.
	RCONG094	RCONG095	RCONG096	
b. Commercial and industrial loans	0	0	0	M.12.b.
	RCONG097	RCONG098	RCONG099	
c. Loans to individuals for household, family, and other personal expenditures	0	0	0	M.12.c.
	RCONG100	RCONG101	RCONG102	
d. All other loans and all leases	0	0	0	M.12.d.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.

Dollar amounts in thousands

a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)........................	RCONG376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).........................	RIADG377	NR	M.13.b.
14. Pledged loans and leases............................	RCONG378	0	M.14.
15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages..................	RCONJ466	NR	M.15.a1.
2. Proprietary reverse mortgages..................	RCONJ467	NR	M.15.a2.
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:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages..................	RCONJ468	NR	M.15.b1.
2. Proprietary reverse mortgages..................	RCONJ469	NR	M.15.b2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages..................	RCONJ470	NR	M.15.c1.
2. Proprietary reverse mortgages..................	RCONJ471	NR	M.15.c2.

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

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............................	RCON6999	No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2)............................	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4..............	RCON5563	NR	2.b.

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

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):					3.
a. With original amounts of $100,000 or less....................	RCON5564	8	RCON5565	443	3.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5566	20	RCON5567	2,745	3.b.
c. With original amounts of more than $250,000 through $1,000,000..	RCON5568	38	RCON5569	16,491	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of $100,000 or less....................	RCON5570	52	RCON5571	1,602	4.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5572	30	RCON5573	3,131	4.b.
c. With original amounts of more than $250,000 through $1,000,000..	RCON5574	12	RCON5575	2,717	4.c.

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

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" reported in Schedule RC-C, part I, item 3, have original amounts of $100,000 or less...	RCON6860	**No** 5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:		6.
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b..	RCON5576	**NR** 6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3..	RCON5577	**NR** 6.b.

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

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:					7.
a. With original amounts of $100,000 or less......................................	RCON5578	6	RCON5579	316	7.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5580	6	RCON5581	837	7.b.
c. With original amounts of more than $250,000 through $500,000.....	RCON5582	14	RCON5583	3,606	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:					8.
a. With original amounts of $100,000 or less......................................	RCON5584	14	RCON5585	194	8.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5586	5	RCON5587	215	8.b.
c. With original amounts of more than $250,000 through $500,000.....	RCON5588	5	RCON5589	766	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities..	RCON3531	**NR**	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....................	RCON3532	**NR**	2.
3. Securities issued by states and political subdivisions in the U.S......................................	RCON3533	**NR**	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA..	RCONG379	**NR**	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS)..	RCONG380	**NR**	4.b.
c. All other residential MBS..	RCONG381	**NR**	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies..	RCONK197	**NR**	4.d.
e. All other commercial MBS..	RCONK198	**NR**	4.e.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash..	RCONG383	**NR**	5.a.1.
2. Synthetic..	RCONG384	**NR**	5.a.2.
3. Hybrid..	RCONG385	**NR**	5.a.3.
b. All other debt securities..	RCONG386	**NR**	5.b.
6. Loans:			6.

Dollar amounts in thousands

a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans...	RCONF604	NR	6.a.1.
2. Secured by farmland (including farm residential and other improvements)............	RCONF605	NR	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit...	RCONF606	NR	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens..	RCONF607	NR	6.a.3.b1.
2. Secured by junior liens..	RCONF611	NR	6.a.3.b2.
4. Secured by multifamily (5 or more) residential properties....................................	RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties..	RCONF613	NR	6.a.5.
b. Commercial and industrial loans..	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards..	RCONF615	NR	6.c.1.
2. Other revolving credit plans...	RCONF616	NR	6.c.2.
3. Automobile loans...	RCONK199	NR	6.c.3.
4. Other consumer loans...	RCONK210	NR	6.c.4.
d. Other loans...	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets..	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value..	RCON3543	NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).......	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions	RCON3546	NR	13.a.
b. Other trading liabilities...	RCONF624	NR	13.b.
14. Derivatives with a negative fair value...	RCON3547	NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)...	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans...	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements)............	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit...	RCONF627	NR	M.1.a3a
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a3.b.
1. Secured by first liens..	RCONF628	NR	M1a3b1.
2. Secured by junior liens..	RCONF629	NR	M1a3b2
4. Secured by multifamily (5 or more) residential properties....................................	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties..	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans..	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards..	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans...	RCONF634	NR	M.1.c.2.
3. Automobile loans...	RCONK200	NR	M.1.c.3.
4. Other consumer loans...	RCONK211	NR	M.1.c.4.
d. Other loans...	RCONF636	NR	M.1.d.

Dollar amounts in thousands

2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value..	RCONF639	NR	M.2.a.
b. Unpaid principal balance..	RCONF640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			M.3.
a. Trust preferred securities issued by financial institutions............................	RCONG299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts................	RCONG332	NR	M.3.b.
c. Corporate and similar loans..	RCONG333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)...	RCONG334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs....................	RCONG335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products...........................	RCONG651	NR	M.3.f.
g. Other collateral or reference assets...	RCONG652	NR	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities...	RCONG387	NR	M.4.a.
b. Pledged loans..	RCONG388	NR	M.4.b.
5. Asset-backed securities:			M.5.
a. Credit card receivables..	RCONF643	NR	M.5.a.
b. Home equity lines..	RCONF644	NR	M.5.b.
c. Automobile loans...	RCONF645	NR	M.5.c.
d. Other consumer loans..	RCONF646	NR	M.5.d.
e. Commercial and industrial loans...	RCONF647	NR	M.5.e.
f. Other...	RCONF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)...................	RCONF651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values...	RCONF652	NR	M.7.a.
b. Other...	RCONF653	NR	M.7.b.
8. Loans pending securitization..	RCONF654	NR	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component..	TEXTF655	NR	M.9.a.1.
2. Amount of component..	RCONF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component..	TEXTF656	NR	M.9.b.1.
2. Amount of component..	RCONF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component..	TEXTF657	NR	M.9.c.1.
2. Amount of component..	RCONF657	NR	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component..	TEXTF658	NR	M.10.a.1.
2. Amount of component..	RCONF658	NR	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component..	TEXTF659	NR	M.10.b.1.
2. Amount of component..	RCONF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component..	TEXTF660	NR	M.10.c.1.
2. Amount of component..	RCONF660	NR	M.10.c.2.

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 (include all certified and official checks)................................	RCONB549 **57,384**		RCONB550 **50,933**	1.
2. U.S. Government..	RCON2202 **0**		RCON2520 **0**	2.
3. States and political subdivisions in the U.S.....................................	RCON2203 **356**		RCON2530 **607**	3.
4. Commercial banks and other depository institutions in the U.S........	RCONB551 **0**		RCONB552 **0**	4.
5. Banks in foreign countries...	RCON2213 **0**		RCON2236 **0**	5.
6. Foreign governments and official institutions (including foreign central banks)...	RCON2216 **0**		RCON2377 **0**	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)..............................	RCON2215 **57,740**	RCON2210 **46,194**	RCON2385 **51,540**	7.

Schedule RC-E - Deposit Liabilities

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	**1,014**	M.1.a.
b. Total brokered deposits..	RCON2365	**1,729**	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than $100,000....................................	RCON2343	**0**	M.1.c.1.
2. Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts..	RCONJ472	**0**	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)....................	RCONA243	**0**	M.1.d.1.
2. Brokered deposits of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)........................	RCONK219	**1,729**	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	**NR**	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits..................................	RCONK223	**1,729**	M.1.f.
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	**32,546**	M.2.a.1.
2. Other savings deposits (excludes MMDAs)................................	RCON0352	**11,824**	M.2.a.2.
b. Total time deposits of less than $100,000....................................	RCON6648	**1,861**	M.2.b.

Dollar amounts in thousands

c. Total time deposits of $100,000 through $250,000..	RCONJ473	4,959	M.2.c.
d. Total time deposits of more than $250,000..	RCONJ474	350	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	480	M.2.e.
3. Maturity and repricing data for time deposits of less than $100,000:			M.3.
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less...	RCONA579	333	M.3.a.1.
2. Over three months through 12 months..	RCONA580	737	M.3.a.2.
3. Over one year through three years...	RCONA581	590	M.3.a.3.
4. Over three years..	RCONA582	201	M.3.a.4.
b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....................................	RCONA241	1,070	M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:			M.4.
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less...	RCONA584	794	M.4.a.1.
2. Over three months through 12 months..	RCONA585	1,610	M.4.a.2.
3. Over one year through three years...	RCONA586	2,479	M.4.a.3.
4. Over three years..	RCONA587	426	M.4.a.4.
b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)........................	RCONK221	2,054	M.4.b.
c. 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)...................................	RCONK222	350	M.4.c.
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.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use........................	RCONP753	NR	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.......................................	RCONP754	NR	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations..	RCONP755	NR	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use...	RCONP756	NR	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations..........	RCONP757	NR	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use..................................	RCONP758	NR	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations..	RCONP759	NR	M.7.b.2.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable	RCONB556	273	1.
2. Net deferred tax assets	RCON2148	993	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans	RCONA519	0	3.a.
b. Other financial assets	RCONA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values	RCON1752	648	4.
5. Life insurance assets:			5.
a. General account life insurance assets	RCONK201	1,102	5.a.
b. Separate account life insurance assets	RCONK202	0	5.b.
c. Hybrid account life insurance assets	RCONK270	0	5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	RCON2168	154	6.
a. Prepaid expenses	RCON2166	150	6.a.
b. Repossessed personal property (including vehicles)	RCON1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	0	6.d.
e. FDIC loss-sharing indemnification assets	RCONJ448	0	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component	TEXT3549	IBFC Stock	6.g.1.
2. Amount of component	RCON3549	0	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component	TEXT3550	NR	6.h.1.
2. Amount of component	RCON3550	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component	TEXT3551	NR	6.i.1.
2. Amount of component	RCON3551	0	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	3,170	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits	RCON3645	19	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	44	1.b.
2. Net deferred tax liabilities	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	6	3.
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25 percent of this item)	RCON2938	38	4.
a. Accounts payable	RCON3066	0	4.a.
b. Deferred compensation liabilities	RCONC011	0	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	NR	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	NR	4.f.1.
2. Amount of component	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.

Dollar amounts in thousands

1. Describe component..	TEXT3554	**NR** 4.g.1.
2. Amount of component...	RCON3554	**0** 4.g.2.
5. Total...	RCON2930	**107** 5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions...	RCON3381	**35,413** 1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)..	RCONB558	**4,595** 2.
3. Mortgage-backed securities..	RCONB559	**4,407** 3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.)...	RCONB560	**0** 4.
5. Federal funds sold and securities purchased under agreements to resell.........................	RCON3365	**0** 5.
6. Loans:		6.
a. Total loans...	RCON3360	**61,434** 6.a.
b. Loans secured by real estate:		6.b.
1. Loans secured by 1-4 family residential properties...	RCON3465	**4,254** 6.b.1.
2. All other loans secured by real estate..	RCON3466	**45,468** 6.b.2.
c. Commercial and industrial loans...	RCON3387	**8,204** 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	**162** 6.d.2.
7. Trading assets..	RCON3401	**NR** 7.
8. Lease financing receivables (net of unearned income)..	RCON3484	**0** 8.
9. Total assets..	RCON3368	**115,009** 9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)....................................	RCON3485	**8,183** 10.
11. Nontransaction accounts:		11.
a. Savings deposits (includes MMDAs)..	RCONB563	**41,795** 11.a.
b. Time deposits of $100,000 or more...	RCONA514	**5,012** 11.b.
c. Time deposits of less than $100,000...	RCONA529	**1,897** 11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.............	RCON3353	**0** 12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)...	RCON3355	**NR** 13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	**3,362** M.1.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

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	**645** 1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)......	RCONJ477	**NR** 1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)..	RCONJ478	**NR** 1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)......................	RCON3815	**0** 1.b.
1. Unused consumer credit card lines..	RCONJ455	**NR** 1.b.1.
2. Other unused credit card lines...	RCONJ456	**NR** 1.b.2.

Dollar amounts in thousands

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	**319**	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments..	RCONF165	**1,111**	1.c.1.b.
2. Not secured by real estate...	RCON6550	**0**	1.c.2.
d. Securities underwriting...	RCON3817	**0**	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans..	RCONJ457	**3,930**	1.e.1.
2. Loans to financial institutions..	RCONJ458	**0**	1.e.2.
3. All other unused commitments..	RCONJ459	**5,699**	1.e.3.
2. Financial standby letters of credit...	RCON3819	**0**	2.
a. Amount of financial standby letters of credit conveyed to others................................	RCON3820	**NR**	2.a.
3. Performance standby letters of credit...	RCON3821	**0**	3.
a. Amount of performance standby letters of credit conveyed to others........................	RCON3822	**NR**	3.a.
4. Commercial and similar letters of credit..	RCON3411	**0**	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)...	RCON3433	**0**	6.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps...	RCONC968	**0**	RCONC969	**0**	7.a.1.
2. Total return swaps..	RCONC970	**0**	RCONC971	**0**	7.a.2.
3. Credit options...	RCONC972	**0**	RCONC973	**0**	7.a.3.
4. Other credit derivatives..	RCONC974	**0**	RCONC975	**0**	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value...	RCONC219	**0**	RCONC221	**0**	7.b.1.
2. Gross negative fair value..	RCONC220	**0**	RCONC222	**0**	7.b.2.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment:			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection...	RCONG401	**0**	7.c.1.a.
b. Purchased protection..	RCONG402	**0**	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection...	RCONG403	**0**	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes...	RCONG404	**0**	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes...	RCONG405	**0**	7.c.2.c.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
d. Notional amounts by remaining maturity:				7.d.
1. Sold credit protection:				7.d.1.
	RCONG406	RCONG407	RCONG408	
a. Investment grade..	0	0	0	7.d.1.a.
	RCONG409	RCONG410	RCONG411	
b. Subinvestment grade..	0	0	0	7.d.1.b.
2. Purchased credit protection:				7.d.2.
	RCONG412	RCONG413	RCONG414	
a. Investment grade..	0	0	0	7.d.2.a.
	RCONG415	RCONG416	RCONG417	
b. Subinvestment grade..	0	0	0	7.d.2.b.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

8. Spot foreign exchange contracts...	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	0	9.
a. Securities borrowed..	RCON3432	0	9.a.
b. Commitments to purchase when-issued securities.......................................	RCON3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCONC978	0	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.
1. Describe component...	TEXT3557	NR	9.f.1.
2. Amount of component...	RCON3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON5591	0	10.
a. Commitments to sell when-issued securities..	RCON3435	0	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.

Dollar amounts in thousands

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.
11. Year-to-date merchant credit card sales volume:			11.
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-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):					12.
	RCON8693	RCON8694	RCON8695	RCON8696	
a. Futures contracts...	0	0	0	0	12.a.
	RCON8697	RCON8698	RCON8699	RCON8700	
b. Forward contracts..	0	0	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCON8701	RCON8702	RCON8703	RCON8704	
1. Written options...	0	0	0	0	12.c.1.
	RCON8705	RCON8706	RCON8707	RCON8708	
2. Purchased options..	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCON8709	RCON8710	RCON8711	RCON8712	
1. Written options...	0	0	0	0	12.d.1.
	RCON8713	RCON8714	RCON8715	RCON8716	
2. Purchased options..	0	0	0	0	12.d.2.
	RCON3450	RCON3826	RCON8719	RCON8720	
e. Swaps..	0	0	0	0	12.e.
	RCONA126	RCONA127	RCON8723	RCON8724	
13. Total gross notional amount of derivative contracts held for trading....................	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than	RCON8725	RCON8726	RCON8727	RCON8728	
trading..	0	0	0	0	14.
	RCONA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate................	0				14.a.
15. Gross fair values of derivative contracts:					15.
a. Contracts held for trading:					15.a.
	RCON8733	RCON8734	RCON8735	RCON8736	
1. Gross positive fair value...	0	0	0	0	15.a.1.
	RCON8737	RCON8738	RCON8739	RCON8740	
2. Gross negative fair value...	0	0	0	0	15.a.2.

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
b. Contracts held for purposes other than trading:					15.b.
	RCON8741	RCON8742	RCON8743	RCON8744	
1. Gross positive fair value..	0	0	0	0	15.b.1.
	RCON8745	RCON8746	RCON8747	RCON8748	
2. Gross negative fair value...	0	0	0	0	15.b.2.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:						16.
	RCONG418	RCONG419	RCONG420	RCONG421	RCONG422	
a. Net current credit exposure..	NR	NR	NR	NR	NR	16.a.
b. Fair value of collateral:						16.b.
	RCONG423	RCONG424	RCONG425	RCONG426	RCONG427	
1. Cash - U.S. dollar..	NR	NR	NR	NR	NR	16.b.1.
	RCONG428	RCONG429	RCONG430	RCONG431	RCONG432	
2. Cash - Other currencies..	NR	NR	NR	NR	NR	16.b.2.
	RCONG433	RCONG434	RCONG435	RCONG436	RCONG437	
3. U.S. Treasury securities..	NR	NR	NR	NR	NR	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored	RCONG438	RCONG439	RCONG440	RCONG441	RCONG442	
agency debt securities..	NR	NR	NR	NR	NR	16.b.4.
	RCONG443	RCONG444	RCONG445	RCONG446	RCONG447	
5. Corporate bonds...	NR	NR	NR	NR	NR	16.b.5.
	RCONG448	RCONG449	RCONG450	RCONG451	RCONG452	
6. Equity securities...	NR	NR	NR	NR	NR	16.b.6.
	RCONG453	RCONG454	RCONG455	RCONG456	RCONG457	
7. All other collateral..	NR	NR	NR	NR	NR	16.b.7.
	RCONG458	RCONG459	RCONG460	RCONG461	RCONG462	
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....	NR	NR	NR	NR	NR	16.b.8.

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	**1,017**	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	**1**	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets..	RCON3164	**0**	2.a.
1. Estimated fair value of mortgage servicing assets..	RCONA590	**0**	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....................	RCONB026	**0**	2.b.
c. All other identifiable intangible assets...	RCON5507	**0**	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)...............	RCON0426	**0**	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	**0**	3.c.
d. Multifamily (5 or more) residential properties..	RCON5511	**0**	3.d.
e. Nonfarm nonresidential properties..	RCON5512	**0**	3.e.
f. Foreclosed properties from "GNMA loans"..	RCONC979	**0**	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)........................	RCON2150	**0**	3.g.
4. Not applicable			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:			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)...	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:			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)..	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 Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):...	TEXT4087	**Click here for value**	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.
1. URL 1..	TE01N528	**NR**	8.b.1.

Dollar amounts in thousands

2. URL 2...	TE02N528	**NR**	8.b.2.
3. URL 3...	TE03N528	**NR**	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	**NR**	8.c.1.
2. Trade name 2..	TE02N529	**NR**	8.c.2.
3. Trade name 3..	TE03N529	**NR**	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 Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?........................	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. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans...	RCONK169	**0**	13a1a1.
2. Other construction loans and all land development and other land loans....	RCONK170	**0**	13a1a2
b. Secured by farmland..	RCONK171	**0**	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..	RCONK172	**0**	13a1c1.
2. Closed-end loans secured by 1-4 family residential properties:			13a1c2
a. Secured by first liens..	RCONK173	**0**	13a1c2a
b. Secured by junior liens...	RCONK174	**0**	13a1c2b
d. Secured by multifamily (5 or more) residential properties................................	RCONK175	**0**	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.......	RCONK176	**0**	13a1e1.
2. Loans secured by other nonfarm nonresidential properties........................	RCONK177	**0**	13a1e2
2. Not applicable			13.a.2.
3. Commercial and industrial loans..	RCONK179	**0**	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards..	RCONK180	**0**	13.a.4.a.
b. Automobile loans..	RCONK181	**0**	13.a.4.b.

Dollar amounts in thousands

c. Other (includes revolving credit plans other than credit cards and other consumer loans)...	RCONK182	0	13.a.4.c.
5. All other loans and all leases..	RCONK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....................	RCONK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions....................................	RCONK185	0	13.a.5.b.
c. Other loans..	RCONK186	0	13.a.5.c.
1. Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above..	RCONK178	0	13a5c1.
d. Lease financing receivables..	RCONK273	0	13.a.5.d.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land..	RCONK187	0	13.b.1.
2. Farmland..	RCONK188	0	13.b.2.
3. 1-4 family residential properties..	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties..	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties..	RCONK191	0	13.b.5.
6. Not applicable			13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements..	RCONK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....................................	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)...............................	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries...	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries..	RCONK194	0	14.b.
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.
16. Remittance transfers offered to consumers:			16.
a. Mechanisms offered to consumers in any state for sending remittance transfers to recipients abroad:			16.a.
1. In 2012, did your institution offer to consumers in any state any of the following mechanisms for sending remittance transfers to recipients abroad?			16.a.1.
a. International wire transfers...	RCONN512	No	16.a.1.a.
b. International ACH transactions..	RCONN514	No	16.a.1.b.
c. Other proprietary services operated by your institution....................................	RCONN515	No	16.a.1.c.
d. Other proprietary services operated by another party......................................	RCONN516	No	16.a.1.d.
2. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending remittance transfers to recipients abroad?			16.a.2.
a. International wire transfers...	RCONN517	No	16.a.2.a.
b. International ACH transactions..	RCONN518	No	16.a.2.b.
c. Other proprietary services operated by your institution....................................	RCONN519	No	16.a.2.c.
d. Other proprietary services operated by another party......................................	RCONN520	No	16.a.2.d.
b. Did your institution provide more than 100 remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 remittance transfers in the current calendar year?...	RCONN521	No	16.b.

Dollar amounts in thousands

c. Indicate which of the mechanisms described in items 16.a.(2)(a), (b), and (c) above is the mechanism that your institution estimates accounted for the largest number of remittance transfers your institution provided during the period from October 28, 2013, through December 31, 2013 (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 transfers using the mechanisms described in items 16.a.(2)(a), (b), and (c) above during the period from October 28, 2013, through December 31, 2013, enter 0.)...	RCONN522	**0**	16.c.
d. Estimated number and dollar value of remittance transfers provided by your institution during the period from October 28, 2013, through December 31, 2013:			16.d.
1. Estimated number of remittance transfers...	RCONN523	**0**	16.d.1.
2. Estimated dollar value of remittance transfers...	RCONN524	**0**	16.d.2.
3. Estimated number of remittance transfers for which your institution applied the temporary exception...	RCONN527	**0**	16.d.3.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
	RCONF172	RCONF174	RCONF176	
1. 1-4 family residential construction loans................................	**704**	**0**	**0**	1.a.1.
2. Other construction loans and all land development and other land loans................................	RCONF173 **0**	RCONF175 **0**	RCONF177 **0**	1.a.2.
b. Secured by farmland................................	RCON3493 **0**	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 **0**	RCONC237 **0**	RCONC229 **0**	1.c.2.a.
b. Secured by junior liens..	RCONC238 **0**	RCONC239 **0**	RCONC230 **0**	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 **0**	RCONF180 **0**	RCONF182 **0**	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179 **0**	RCONF181 **0**	RCONF183 **0**	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834 **0**	RCONB835 **0**	RCONB836 **0**	2.

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	
3. Not applicable				3.
	RCON1606	RCON1607	RCON1608	
4. Commercial and industrial loans..	0	0	0	4.
5. Loans to individuals for household, family, and other personal expenditures:				5.
	RCONB575	RCONB576	RCONB577	
a. Credit cards...	0	0	0	5.a.
	RCONK213	RCONK214	RCONK215	
b. Automobile loans..	0	0	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)...	RCONK216 0	RCONK217 0	RCONK218 0	5.c.
	RCON5389	RCON5390	RCON5391	
6. Loans to foreign governments and official institutions......................	0	0	0	6.
	RCON5459	RCON5460	RCON5461	
7. All other loans...	0	0	0	7.
	RCON1226	RCON1227	RCON1228	
8. Lease financing receivables..	0	0	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)...	RCON3505 0	RCON3506 0	RCON3507 0	9.
10. 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	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"...	RCONK039 0	RCONK040 0	RCONK041 0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above...........................	RCONK042 0	RCONK043 0	RCONK044 0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:				11.
a. Loans secured by real estate:				11.a.
1. Construction, land development, and other land loans:				11.a.1.
a. 1-4 family residential construction loans..........................	RCONK045 0	RCONK046 0	RCONK047 0	11.a.1.a.
b. Other construction loans and all land development and other land loans...	RCONK048 0	RCONK049 0	RCONK050 0	11.a.1.b.
2. Secured by farmland...	RCONK051 0	RCONK052 0	RCONK053 0	11.a.2.
3. Secured by 1-4 family residential properties:				11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054 0	RCONK055 0	RCONK056 0	11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:				11.a.3.b.
1. Secured by first liens..	RCONK057 0	RCONK058 0	RCONK059 0	11.a.3.b.1.

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	
	RCONK060	RCONK061	RCONK062	
2. Secured by junior liens..................................	0	0	0	11.a.3.b.2
	RCONK063	RCONK064	RCONK065	
4. Secured by multifamily (5 or more) residential properties.....	0	0	0	11.a.4.
5. Secured by nonfarm nonresidential properties:				11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties..........................	RCONK066	RCONK067	RCONK068	
	0	0	0	11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties..........................	RCONK069	RCONK070	RCONK071	
	0	0	0	11.a.5.b.
b. Not applicable				11.b.
	RCONK075	RCONK076	RCONK077	
c. Commercial and industrial loans..............................	0	0	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:				11.d.
	RCONK078	RCONK079	RCONK080	
1. Credit cards...	0	0	0	11.d.1.
	RCONK081	RCONK082	RCONK083	
2. Automobile loans....................................	0	0	0	11.d.2.
3. Other (includes revolving credit plans other than credit cards and other consumer loans)...........................	RCONK084	RCONK085	RCONK086	
	0	0	0	11.d.3.
	RCONK087	RCONK088	RCONK089	
e. All other loans and all leases......................................	0	0	0	11.e.
1. Loans to depository institutions and acceptances of other banks..............................	RCONK091	RCONK092	RCONK093	
	0	0	0	11.e.1.
	RCONK095	RCONK096	RCONK097	
2. Loans to foreign governments and official institutions...........	0	0	0	11.e.2.
	RCONK099	RCONK100	RCONK101	
3. Other loans.......................................	0	0	0	11.e.3.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above..............................	RCONK072	RCONK073	RCONK074	
	0	0	0	11.e.3.a.
	RCONK269	RCONK271	RCONK272	
4. Lease financing receivables..............................	0	0	0	11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	RCONK102	RCONK103	RCONK104	
	0	0	0	11.f.
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.
	RCONK105	RCONK106	RCONK107	
1. 1-4 family residential construction loans...............................	0	0	0	M.1.a.1.
2. Other construction loans and all land development and other land loans................................	RCONK108	RCONK109	RCONK110	
	0	0	0	M.1.a.2.
	RCONF661	RCONF662	RCONF663	
b. Loans secured by 1-4 family residential properties....................	0	0	0	M.1.b.

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	
	RCONK111	RCONK112	RCONK113	
c. Secured by multifamily (5 or more) residential properties...........	0	0	0	M.1.c.
d. Secured by nonfarm nonresidential properties:				M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential	RCONK114	RCONK115	RCONK116	
properties..	0	0	0	M.1.d.1.
	RCONK117	RCONK118	RCONK119	
2. Loans secured by other nonfarm nonresidential properties...	0	0	0	M.1.d.2.
	RCONK257	RCONK258	RCONK259	
e. Commercial and industrial loans...	0	0	0	M.1.e.
	RCONK120	RCONK121	RCONK122	
1. To U.S. addressees (domicile)..	NR	NR	NR	M.1.e.1.
	RCONK123	RCONK124	RCONK125	
2. To non-U.S. addressees (domicile).......................................	NR	NR	NR	M.1.e.2.
f. All other loans (include loans to individuals for household, family,	RCONK126	RCONK127	RCONK128	
and other personal expenditures)..	0	0	0	M.1.f.
	RCONK130	RCONK131	RCONK132	
1. Loans secured by farmland...	0	0	0	M.1.f.1.
2. Loans to depository institutions and acceptances of other	RCONK134	RCONK135	RCONK136	
banks..	0	0	0	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.
	RCONK274	RCONK275	RCONK276	
a. Credit cards..	0	0	0	M.1.f.4.a.
	RCONK277	RCONK278	RCONK279	
b. Automobile loans...	0	0	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit	RCONK280	RCONK281	RCONK282	
cards and other consumer loans).......................................	0	0	0	M.1.f.4.c.
	RCONK283	RCONK284	RCONK285	
5. Loans to foreign governments and official institutions...........	0	0	0	M.1.f.5.
	RCONK286	RCONK287	RCONK288	
6. Other loans...	0	0	0	M.1.f.6.
a. Loans to finance agricultural production and other loans	RCONK138	RCONK139	RCONK140	
to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above..	0	0	0	M.1.f.6.a.
2. Loans to finance commercial real estate, construction, and land	RCON6558	RCON6559	RCON6560	
development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above..	0	0	0	M.2.
3. Not available				M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile)	RCON1248	RCON1249	RCON1250	
(included in Schedule RC-N, item 1, above)..................................	NR	NR	NR	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule	RCON5380	RCON5381	RCON5382	
RC-N, item 2, above)..	NR	NR	NR	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees	RCON1254	RCON1255	RCON1256	
(domicile) (included in Schedule RC-N, item 4, above).................	NR	NR	NR	M.3.c.

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	
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)..............	RCONF166 **NR**	RCONF167 **NR**	RCONF168 **NR**	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)..	RCON1594 **0**	RCON1597 **0**	RCON1583 **0**	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				M.5.
a. Loans and leases held for sale...	RCONC240 **0**	RCONC241 **0**	RCONC226 **0**	M.5.a.
b. Loans measured at fair value:				M.5.b.
1. Fair value...	RCONF664 **0**	RCONF665 **0**	RCONF666 **0**	M.5.b.1.
2. Unpaid principal balance...	RCONF667 **0**	RCONF668 **0**	RCONF669 **0**	M.5.b.2.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Derivative contracts: Fair value of amounts carried as assets..............	RCON3529 **NR**	RCON3530 **NR**	M.6.

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

Dollar amounts in thousands

7. Additions to nonaccrual assets during the quarter...	RCONC410 **0**	M.7.
8. Nonaccrual assets sold during the quarter...	RCONC411 **0**	M.8.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
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. Carrying 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

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 **109,299**	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 **115,009**	4.

Dollar amounts in thousands

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...	RCONK654	10,074	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, part I, Memorandum item 1.b)..	RCONG803	1,729	9.
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? If the answer to item 10 is "YES," complete items 10.a and 10.b..	RCONK656	No	10.
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? If the answer to item 11 is "YES," complete items 11.a and 11.b..	RCONK659	No	11.
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:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of $250,000 or less..	RCONF049	54,786	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of $250,000 or less..	RCONF050	2633	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than $250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than $250,000..	RCONF051	53,496	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than $250,000..	RCONF052	74	M.1.b.2.
c. Retirement deposit accounts of $250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of $250,000 or less.................................	RCONF045	1,017	M.1.c.1.
2. Number of retirement deposit accounts of $250,000 or less.................................	RCONF046	23	M.1.c.2.
d. Retirement deposit accounts of more than $250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than $250,000............................	RCONF047	0	M.1.d.1.
2. Number of retirement deposit accounts of more than $250,000............................	RCONF048	0	M.1.d.2.
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions)...	RCON5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title..	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number...	RCONA545	0	M.3.b.

Dollar amounts in thousands

4. Not applicable			M.4.
5. Not applicable			M.5.
6. Criticized and classified items:			M.6.
a. Special mention...	RCONK663	**CONF**	M.6.a.
b. Substandard..	RCONK664	**CONF**	M.6.b.
c. Doubtful..	RCONK665	**CONF**	M.6.c.
d. Loss...	RCONK666	**CONF**	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.................................	RCONN025	**CONF**	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans......................	RCONN026	**CONF**	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans..	RCONN027	**CONF**	M.8.a.
b. Securitizations of higher-risk consumer loans...	RCONN028	**CONF**	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.........................	RCONN029	**CONF**	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities..............	RCONN030	**CONF**	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments..	RCONK676	**NR**	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)..	RCONK677	**NR**	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)......................................	RCONK669	**NR**	M.11.
12. Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)..	RCONK678	**NR**	M.12.
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate............	RCONN177	**NR**	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.........	RCONN178	**NR**	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties................	RCONN179	**NR**	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..	RCONN180	**NR**	M.13.d.
e. Commercial and industrial loans...	RCONN181	**NR**	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.	RCONN182	**NR**	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures...	RCONN183	**NR**	M.13.g.
h. Non-agency residential mortgage-backed securities..	RCONM963	**NR**	M.13.h.
14. Amount of the institution's largest counterparty exposure...	RCONK673	**CONF**	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.................................	RCONK674	**CONF**	M.15.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)...	RCONL189	**NR**	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations...	RCONL194	**NR**	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions..	RCONL195	**NR**	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less..............	RCONL196	**NR**	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid..	RCONL197	**NR**	M.17.d.

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

Dollar amounts in thousands	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01–4%	(Column C) Two-Year Probability of Default (PD) 4.01–7%	(Column D) Two-Year Probability of Default (PD) 7.01–10%	(Column E) Two-Year Probability of Default (PD) 10.01–14%	(Column F) Two-Year Probability of Default (PD) 14.01–16%	(Column G) Two-Year Probability of Default (PD) 16.01–18%	(Column H) Two-Year Probability of Default (PD) 18.01–20%	(Column I) Two-Year Probability of Default (PD) 20.01–22%	(Column J) Two-Year Probability of Default (PD) 22.01–26%	(Column K) Two-Year Probability of Default (PD) 26.01–30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM964 CONF	RCONM965 CONF	RCONM966 CONF	RCONM967 CONF	RCONM968 CONF	RCONM969 CONF	RCONM970 CONF	RCONM971 CONF	RCONM972 CONF	RCONM973 CONF	RCONM974 CONF	RCONM975 CONF	RCONM976 CONF	RCONM977 CONF	RCONM978 CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM979 CONF	RCONM980 CONF	RCONM981 CONF	RCONM982 CONF	RCONM983 CONF	RCONM984 CONF	RCONM985 CONF	RCONM986 CONF	RCONM987 CONF	RCONM988 CONF	RCONM989 CONF	RCONM990 CONF	RCONM991 CONF	RCONM992 CONF	RCONM993 CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCONM994 CONF	RCONM995 CONF	RCONM996 CONF	RCONM997 CONF	RCONM998 CONF	RCONM999 CONF	RCONN001 CONF	RCONN002 CONF	RCONN003 CONF	RCONN004 CONF	RCONN005 CONF	RCONN006 CONF	RCONN007 CONF	RCONN008 CONF	RCONN009 CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN010 CONF	RCONN011 CONF	RCONN012 CONF	RCONN013 CONF	RCONN014 CONF	RCONN015 CONF	RCONN016 CONF	RCONN017 CONF	RCONN018 CONF	RCONN019 CONF	RCONN020 CONF	RCONN021 CONF	RCONN022 CONF	RCONN023 CONF	RCONN024 CONF
e. Credit cards	RCONN040 CONF	RCONN041 CONF	RCONN042 CONF	RCONN043 CONF	RCONN044 CONF	RCONN045 CONF	RCONN046 CONF	RCONN047 CONF	RCONN048 CONF	RCONN049 CONF	RCONN050 CONF	RCONN051 CONF	RCONN052 CONF	RCONN053 CONF	RCONN054 CONF
f. Automobile loans	RCONN055 CONF	RCONN056 CONF	RCONN057 CONF	RCONN058 CONF	RCONN059 CONF	RCONN060 CONF	RCONN061 CONF	RCONN062 CONF	RCONN063 CONF	RCONN064 CONF	RCONN065 CONF	RCONN066 CONF	RCONN067 CONF	RCONN068 CONF	RCONN069 CONF
g. Student loans	RCONN070 CONF	RCONN071 CONF	RCONN072 CONF	RCONN073 CONF	RCONN074 CONF	RCONN075 CONF	RCONN076 CONF	RCONN077 CONF	RCONN078 CONF	RCONN079 CONF	RCONN080 CONF	RCONN081 CONF	RCONN082 CONF	RCONN083 CONF	RCONN084 CONF
h. Other consumer loans and revolving credit plans other than credit cards	RCONN085 CONF	RCONN086 CONF	RCONN087 CONF	RCONN088 CONF	RCONN089 CONF	RCONN090 CONF	RCONN091 CONF	RCONN092 CONF	RCONN093 CONF	RCONN094 CONF	RCONN095 CONF	RCONN096 CONF	RCONN097 CONF	RCONN098 CONF	RCONN099 CONF
i. Consumer leases	RCONN100 CONF	RCONN101 CONF	RCONN102 CONF	RCONN103 CONF	RCONN104 CONF	RCONN105 CONF	RCONN106 CONF	RCONN107 CONF	RCONN108 CONF	RCONN109 CONF	RCONN110 CONF	RCONN111 CONF	RCONN112 CONF	RCONN113 CONF	RCONN114 CONF
j. Total	RCONN115 CONF	RCONN116 CONF	RCONN117 CONF	RCONN118 CONF	RCONN119 CONF	RCONN120 CONF	RCONN121 CONF	RCONN122 CONF	RCONN123 CONF	RCONN124 CONF	RCONN125 CONF	RCONN126 CONF	RCONN127 CONF	RCONN128 CONF	

M.18
M.18.a
M.18.b
M.18.c
M.18.d
M.18.e
M.18.f
M.18.g
M.18.h
M.18.i
M.18.j

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens..	RCONF066	NR	1.a.
b. Closed-end junior liens...	RCONF067	NR	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit................................	RCONF670	NR	1.c.1.
2. Principal amount funded under the lines of credit......................	RCONF671	NR	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens..	RCONF068	NR	2.a.
b. Closed-end junior liens...	RCONF069	NR	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit................................	RCONF672	NR	2.c.1.
2. Principal amount funded under the lines of credit......................	RCONF673	NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens..	RCONF070	NR	3.a.
b. Closed-end junior liens...	RCONF071	NR	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit................................	RCONF674	NR	3.c.1.
2. Principal amount funded under the lines of credit......................	RCONF675	NR	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens..	RCONF072	NR	4.a.
b. Closed-end junior liens...	RCONF073	NR	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit................................	RCONF676	NR	4.c.1.
2. Principal amount funded under the lines of credit......................	RCONF677	NR	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.......................	RIADF184	NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit..........	RIADF560	NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens..	RCONF678	NR	6.a.
b. Closed-end junior liens...	RCONF679	NR	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit................................	RCONF680	NR	6.c.1.
2. Principal amount funded under the lines of credit......................	RCONF681	NR	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties............	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)......................	RCONM288	NR	7.c.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCON1773	RCONG474	RCONG475	RCONG476	RCONG477	
1. Available-for-sale securities..	**12,380**	**NR**	**NR**	**NR**	**NR**	1.
2. Federal funds sold and securities purchased under agreements to resell...............	RCONG478	RCONG479	RCONG480	RCONG481	RCONG482	
	NR	**NR**	**NR**	**NR**	**NR**	2.
	RCONG483	RCONG484	RCONG485	RCONG486	RCONG487	
3. Loans and leases held for sale...	**NR**	**NR**	**NR**	**NR**	**NR**	3.
	RCONG488	RCONG489	RCONG490	RCONG491	RCONG492	
4. Loans and leases held for investment...	**NR**	**NR**	**NR**	**NR**	**NR**	4.
5. Trading assets:						5.
	RCON3543	RCONG493	RCONG494	RCONG495	RCONG496	
a. Derivative assets...	**NR**	**NR**	**NR**	**NR**	**NR**	5.a.
	RCONG497	RCONG498	RCONG499	RCONG500	RCONG501	
b. Other trading assets...	**NR**	**NR**	**NR**	**NR**	**NR**	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)........................	RCONF240	RCONF684	RCONF692	RCONF241	RCONF242	
	NR	**NR**	**NR**	**NR**	**NR**	5.b.1.
	RCONG391	RCONG392	RCONG395	RCONG396	RCONG804	
6. All other assets..	**NR**	**NR**	**NR**	**NR**	**NR**	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)...	RCONG502	RCONG503	RCONG504	RCONG505	RCONG506	
	NR	**NR**	**NR**	**NR**	**NR**	7.
	RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	
8. Deposits...	**NR**	**NR**	**NR**	**NR**	**NR**	8.
9. Federal funds purchased and securities sold under agreements to repurchase........	RCONG507	RCONG508	RCONG509	RCONG510	RCONG511	
	NR	**NR**	**NR**	**NR**	**NR**	9.
10. Trading liabilities:						10.
	RCON3547	RCONG512	RCONG513	RCONG514	RCONG515	
a. Derivative liabilities...	**NR**	**NR**	**NR**	**NR**	**NR**	10.a.
	RCONG516	RCONG517	RCONG518	RCONG519	RCONG520	
b. Other trading liabilities..	**NR**	**NR**	**NR**	**NR**	**NR**	10.b.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	
11. Other borrowed money..	**NR**	**NR**	**NR**	**NR**	**NR**	11.
	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	
12. Subordinated notes and debentures.....................................	**NR**	**NR**	**NR**	**NR**	**NR**	12.
	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	
13. All other liabilities...	**NR**	**NR**	**NR**	**NR**	**NR**	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)..	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	
	NR	**NR**	**NR**	**NR**	**NR**	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):						M.1.
	RCONG536	RCONG537	RCONG538	RCONG539	RCONG540	
a. Mortgage servicing assets...	**NR**	**NR**	**NR**	**NR**	**NR**	M.1.a.
	RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	
b. Nontrading derivative assets..	**NR**	**NR**	**NR**	**NR**	**NR**	M.1.b.

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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component..	TEXTG546	**NR**	M.1.c.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG546	RCONG547	RCONG548	RCONG549	RCONG550	
2. Amount of component...	NR	NR	NR	NR	NR	M.1.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.1.d.
1. Describe component...	TEXTG551	**NR**	M.1.d.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG551	RCONG552	RCONG553	RCONG554	RCONG555	
2. Amount of component...	NR	NR	NR	NR	NR	M.1.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.1.e.
1. Describe component...	TEXTG556	**NR**	M.1.e.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG556	RCONG557	RCONG558	RCONG559	RCONG560	
2. Amount of component...	**NR**	**NR**	**NR**	**NR**	**NR**	M.1.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.1.f.
1. Describe component..	TEXTG561	**NR**	M.1.f.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG561	RCONG562	RCONG563	RCONG564	RCONG565	
2. Amount of component..	**NR**	**NR**	**NR**	**NR**	**NR**	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):						M.2.
	RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	
a. Loan commitments (not accounted for as derivatives)......................	**NR**	**NR**	**NR**	**NR**	**NR**	M.2.a.
	RCONG566	RCONG567	RCONG568	RCONG569	RCONG570	
b. Nontrading derivative liabilities...	**NR**	**NR**	**NR**	**NR**	**NR**	M.2.b.

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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:		M.2.c.
1. Describe component..	TEXTG571	**NR**	M.2.c.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG571	RCONG572	RCONG573	RCONG574	RCONG575	
2. Amount of component..	NR	NR	NR	NR	NR	M.2.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.2.d.
1. Describe component..	TEXTG576	**NR**	M.2.d.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG576	RCONG577	RCONG578	RCONG579	RCONG580	
2. Amount of component...	NR	NR	NR	NR	NR	M.2.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.2.e.
1. Describe component...	TEXTG581	**NR**	M.2.e.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG581	RCONG582	RCONG583	RCONG584	RCONG585	
2. Amount of component...	**NR**	**NR**	**NR**	**NR**	**NR**	M.2.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component...	TEXTG586	**NR**	M.2.f.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONG586	RCONG587	RCONG588	RCONG589	RCONG590	
2. Amount of component..	NR	NR	NR	NR	NR	M.2.f.2.

Schedule RC-R Part I.A - Regulatory Capital Components and Ratios

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a)..	RCON3210	**10,094**	1.
2. 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)..	RCON8434	**40**	2.
3. LESS: Net unrealized loss on available-for-sale equity securities (report loss as a positive value)..	RCONA221	**0**	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)...	RCON4336	**0**	4.
5. LESS: Nonqualifying perpetual preferred stock...	RCONB588	**0**	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.......................	RCONB589	**0**	6.
7. LESS: Disallowed goodwill and other disallowed intangible assets and cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness			7.
a. LESS: Disallowed goodwill and other disallowed intangible assets.............................	RCONB590	**0**	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)...	RCONF264	**0**	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)....................................	RCONC227	**10,054**	8.
9. LESS: Disallowed servicing assets and purchased credit card relationships and disallowed deferred tax assets			9.
a. LESS: Disallowed servicing assets and purchased credit card relationships...............	RCONB591	**0**	9.a.
b. LESS: Disallowed deferred tax assets..	RCON5610	**756**	9.b.
10. Other additions to (deductions from) Tier 1 capital..	RCONB592	**0**	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)...	RCON8274	**9,298**	11.
12. Qualifying subordinated debt and redeemable preferred stock..	RCON5306	**0**	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital....................................	RCONB593	**0**	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....................................	RCON5310	**734**	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.........	RCON2221	**0**	15.
16. Other Tier 2 capital components...	RCONB594	**0**	16.
17. Tier 2 capital (sum of items 12 through 16)..	RCON5311	**734**	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)..	RCON8275	**734**	18.
19. Not applicable			19.
20. LESS: Deductions for total risk-based capital..	RCONB595	**0**	20.
21. Total risk-based capital (sum of items 11 and 18 less item 20)..	RCON3792	**10,032**	21.
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)...	RCONL136	**115,009**	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).	RCONB590	**0**	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)...	RCONB591	**0**	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)..	RCON5610	**756**	25.
26. Other additions to (deductions from) assets for leverage capital purposes......................	RCONL137	**0**	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)...	RCONL138	**114,253**	27.
28. Adjustments			28.
a. Adjustment to Tier 1 capital reported in item 11..	RCONC228	**0**	28.a.
b. Adjustment to total risk-based capital reported in item 21..	RCONB503	**0**	28.b.
29. Adjustment to risk-weighted assets reported in item 62..	RCONB504	**0**	29.
30. Adjustment to average total assets reported in item 27...	RCONB505	**0**	30.

Schedule RC-R Part I.A - Regulatory Capital Components and Ratios

Dollar amounts in thousands	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31. Tier 1 leverage ratio..	RCON7273	**0.0000**	RCON7204	**0.0814**	31.
32. Tier 1 risk-based capital ratio..	RCON7274	**0.0000**	RCON7206	**0.1369**	32.
33. Total risk-based capital ratio...	RCON7275	**0.0000**	RCON7205	**0.1477**	33.

Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..	RCOAP742	**NR**	1.
2. Retained earnings..	RCON3632	**-1,485**	2.
3. Accumulated other comprehensive income (AOCI)...	RCOAB530	**NR**	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No)..	RCOAP838	**NR**	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital............	RCOAP839	**NR**	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)...	RCOAP840	**NR**	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..	RCOAP841	**NR**	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..	RCOAP842	**NR**	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	**NR**	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (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)			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)			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)			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)			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)			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)...	RCOAQ258	**NR**	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions..	RCOAP850	**NR**	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	**NR**	11.
12. Subtotal (item 5 minus items 6 through 11)...	RCOAP852	**NR**	12.

Dollar amounts in thousands

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	**NR**	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..................	RCOAP854	**NR**	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	**NR**	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	**NR**	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	**NR**	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)..................	RCOAP858	**NR**	18.
19. Common equity tier 1 capital (item 12 minus item 18)..................	RCOAP859	**NR**	19.
20. Additional tier 1 capital instruments plus related surplus..................	RCOAP860	**NR**	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	**NR**	21.
22. Tier 1 minority interest not included in common equity tier 1 capital..................	RCOAP862	**NR**	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)..................	RCOAP863	**NR**	23.
24. LESS: Additional tier 1 capital deductions..................	RCOAP864	**NR**	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)..................	RCOAP865	**NR**	25.
26. Tier 1 capital (sum of items 19 and 25)..................	RCOA8274	**NR**	26.
27. Tier 2 capital instruments plus related surplus..................	RCOAP866	**NR**	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital..................	RCOAP867	**NR**	28.
29. Total capital minority interest that is not included in tier 1 capital..................	RCOAP868	**NR**	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital..................	RCOA5310	**NR**	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital..................	RCOW5310	**NR**	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital..................	RCOAQ257	**NR**	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)..................	RCOAP870	**NR**	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)..................	RCOWP870	**NR**	32.b.
33. LESS: Tier 2 capital deductions..................	RCOAP872	**NR**	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero)..................	RCOA5311	**NR**	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)..................	RCOW5311	**NR**	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a)..................	RCOA3792	**NR**	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)..................	RCOW3792	**NR**	35.b.
36. Average total consolidated assets..................	RCON3368	**115,009**	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 item 24)..................	RCOAP875	**NR**	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes..................	RCOAB596	**NR**	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)..................	RCOAA224	**NR**	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62)..................	RCOAA223	**NR**	40.a.

Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)............	RCOWA223	**NR** 40.b.

Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands	(Column A) Percentage		(Column B) Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)...	RCOAP793	**NR**	RCOWP793	**NR**	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)................................	RCOA7206	**NR**	RCOW7206	**NR**	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)................................	RCOA7205	**NR**	RCOW7205	**NR**	43.

Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39)..	RCOA7204	**NR**	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			46.
a. Capital conservation buffer			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer			46.b.
47. Eligible retained income (effective January 1, 2016)			47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)			48.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCON0010	RCONC869	RCONB600	RCONB601		RCONB602	
34. Cash and balances due from depository institutions.................	38,781	0	35,297	3,484		0	34.
	RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607	
35. Held-to-maturity securities...	0	0	0	0	0	0	35.
	RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612	
36. Available-for-sale securities..	12,380	61	446	11,873	0	0	36.
37. Federal funds sold and securities purchased under agreements	RCONC225		RCONC063	RCONC064		RCONB520	
to resell..	0		0	0		0	37.
	RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621	
38. Loans and leases held for sale..	0	0	0	0	0	0	38.
	RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626	
39. Loans and leases, net of unearned income.............................	64,252	0	1,589	0	3,624	59,039	39.
	RCON3123	RCON3123					
40. Allowance for loan and lease losses.......................................	734	734					40.
	RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631	
41. Trading Assets..	0	0	0	0	0	0	41.
	RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339	
42. All other assets..	4,802	714	42	74	0	3,972	42.
	RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340	
43. Total Assets..	119,481	41	37,374	15,431	3,624	63,011	43.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCONB546	RCONB547	RCONB548	RCONB581	RCONB582	RCONB583	
44. Financial standby letters of credit..	0	0	0	0	0	0	44.
	RCON3821	RCONB650	RCONB651	RCONB652	RCONB653	RCONB654	
45. Performance standby letters of credit..	0	0	0	0	0	0	45.
	RCON3411	RCONB655	RCONB656	RCONB657	RCONB658	RCONB659	
46. Commercial and similar letters of credit....................................	0	0	0	0	0	0	46.

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
47. Risk participations in bankers acceptances acquired by the reporting institution..	RCON3429 0	RCONB660 0	RCONB661 0	RCONB662 0		RCONB663 0	47.
48. Securities lent..	RCON3433 0	RCONB664 0	RCONB665 0	RCONB666 0	RCONB667 0	RCONB668 0	48.
49. Retained recourse on small business obligations sold with recourse..	RCONA250 0	RCONB669 0	RCONB670 0	RCONB671 0	RCONB672 0	RCONB673 0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement..	RCONB541 0	RCONB542 0				RCONB543 0	50.
51. All other financial assets sold with recourse.............................	RCONB675 0	RCONB676 0	RCONB677 0	RCONB678 0	RCONB679 0	RCONB680 0	51.
52. All other off-balance sheet liabilities...	RCONB681 0	RCONB682 0	RCONB683 0	RCONB684 0	RCONB685 0	RCONB686 0	52.
53. Unused commitments:							53.
a. With an original maturity exceeding one year........................	RCON3833 0	RCONB687 0	RCONB688 0	RCONB689 0	RCONB690 0	RCONB691 0	53.a.
b. With an original maturity of one year or less to asset-backed commercial paper conduits...	RCONG591 0	RCONG592 0	RCONG593 0	RCONG594 0	RCONG595 0	RCONG596 0	53.b.
54. Derivative contracts...		RCONA167 0	RCONB693 0	RCONB694 0	RCONB695 0		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category...			RCONB696 **37,374**	RCONB697 **15,431**	RCONB698 **3,624**	RCONB699 **63,011**	55.
56. Risk weight factor							56.
57. Risk-weighted assets by risk weight category............................			RCONB700 **0**	RCONB701 **3,086**	RCONB702 **1,812**	RCONB703 **63,011**	57.
58. Market risk equivalent assets..						RCON1651 **0**	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.........						RCONB704 **67,909**	59.
60. Excess allowance for loan and lease losses.............................						RCONA222 **6**	60.
61. Allocated transfer risk reserve...						RCON3128 **0**	61.

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
						RCONA223	
62. Total risk-weighted assets..						**67,903**	62.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards..	RCON8764	**0** M.1.

Schedule RC-R Part II - Risk-Weighted Assets

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 derivative contracts:				M.2.
	RCON3809	RCON8766	RCON8767	
a. Interest rate contracts..	**0**	**0**	**0**	M.2.a.
	RCON3812	RCON8769	RCON8770	
b. Foreign exchange contracts...	**0**	**0**	**0**	M.2.b.
	RCON8771	RCON8772	RCON8773	
c. Gold contracts...	**0**	**0**	**0**	M.2.c.
	RCON8774	RCON8775	RCON8776	
d. Other precious metals contracts....................................	**0**	**0**	**0**	M.2.d.
	RCON8777	RCON8778	RCON8779	
e. Other commodity contracts..	**0**	**0**	**0**	M.2.e.
	RCONA000	RCONA001	RCONA002	
f. Equity derivative contracts..	**0**	**0**	**0**	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:				M.2.g.
	RCONG597	RCONG598	RCONG599	
1. Investment grade..	**0**	**0**	**0**	M.2.g.1.
	RCONG600	RCONG601	RCONG602	
2. Subinvestment grade...	**0**	**0**	**0**	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.........................	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	
	0	**0**	**0**	**0**	**0**	**0**	**0**	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)......	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	
	0	**0**	**0**	**0**	**0**	**0**	**0**	2.a.
b. Subordinated securities and other residual interests.....	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	
	0	**0**	**0**	**0**	**0**	**0**	**0**	2.b.
c. Standby letters of credit and other enhancements.......	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	
	0	**0**	**0**	**0**	**0**	**0**	**0**	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1..	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	
	0	**0**	**0**	**0**	**0**	**0**	**0**	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due..	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	
	0	**0**	**0**	**0**	**0**	**0**	**0**	4.a.
b. 90 days or more past due...	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	
	0	**0**	**0**	**0**	**0**	**0**	**0**	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs..	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	
	0	**0**	**0**	**0**	**0**	**0**	**0**	5.a.
b. Recoveries..	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	
	0	**0**	**0**	**0**	**0**	**0**	**0**	5.b.
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)..		RCONB761	RCONB762			RCONB763		
		0	**0**			**0**		6.a.

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
		RCONB500	RCONB501			RCONB502		
b. Loans (included in Schedule RC-C)............................		0	0			0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								7.
		RCONB764	RCONB765			RCONB766		
a. 30-89 days past due..		0	0			0		7.a.
		RCONB767	RCONB768			RCONB769		
b. 90 days or more past due..		0	0			0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								8.
		RIADB770	RIADB771			RIADB772		
a. Charge-offs...		0	0			0		8.a.
		RIADB773	RIADB774			RIADB775		
b. Recoveries...		0	0			0		8.b.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements...	RCONB776 0	RCONB777 0	RCONB778 0	RCONB779 0	RCONB780 0	RCONB781 0	RCONB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.........................	RCONB783 0	RCONB784 0	RCONB785 0	RCONB786 0	RCONB787 0	RCONB788 0	RCONB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCONB790 0	RCONB791 0	RCONB792 0	RCONB793 0	RCONB794 0	RCONB795 0	RCONB796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11..	RCONB797 0	RCONB798 0	RCONB799 0	RCONB800 0	RCONB801 0	RCONB802 0	RCONB803 0	12.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance..	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.......................	RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements...	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements...	RCONB805	0	M.2.b.
c. Other financial assets (includes home equity lines)......................................	RCONA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)...	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions................................	RCONB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions................................	RCONB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C..	RCONC407	NR	M.4.

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.

Schedule RC-T - Fiduciary and Related Services

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	
	RCONB868	RCONB869	RCONB870	RCONB871	
4. Personal trust and agency accounts..	NR	NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:					5.
	RCONB872	RCONB873	RCONB874	RCONB875	
a. Employee benefit - defined contribution..	NR	NR	NR	NR	5.a.
	RCONB876	RCONB877	RCONB878	RCONB879	
b. Employee benefit - defined benefit..	NR	NR	NR	NR	5.b.
	RCONB880	RCONB881	RCONB882	RCONB883	
c. Other employee benefit and retirement-related accounts..............................	NR	NR	NR	NR	5.c.
	RCONB884	RCONB885	RCONC001	RCONC002	
6. Corporate trust and agency accounts..	NR	NR	NR	NR	6.
	RCONB886	RCONJ253	RCONB888	RCONJ254	
7. Investment management and investment advisory agency accounts...................	NR	NR	NR	NR	7.
	RCONJ255	RCONJ256	RCONJ257	RCONJ258	
8. Foundation and endowment trust and agency accounts......................................	NR	NR	NR	NR	8.
	RCONB890	RCONB891	RCONB892	RCONB893	
9. Other fiduciary accounts..	NR	NR	NR	NR	9.
	RCONB894	RCONB895	RCONB896	RCONB897	
10. Total fiduciary accounts (sum of items 4 through 9)............................	NR	NR	NR	NR	10.
		RCONB898		RCONB899	
11. Custody and safekeeping accounts..		NR		NR	11.
12. Not applicable					12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)..	RCONJ259 NR	RCONJ260 NR	RCONJ261 NR	RCONJ262 NR	13.

Schedule RC-T - Fiduciary and Related Services

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.

Schedule RC-T - Fiduciary and Related Services

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.
	RCONJ263	RCONJ264	RCONJ265	
a. Noninterest-bearing deposits...	**NR**	**NR**	**NR**	M.1.a.
	RCONJ266	RCONJ267	RCONJ268	
b. Interest-bearing deposits..	**NR**	**NR**	**NR**	M.1.b.
	RCONJ269	RCONJ270	RCONJ271	
c. U.S. Treasury and U.S. Government agency obligations.............	**NR**	**NR**	**NR**	M.1.c.
	RCONJ272	RCONJ273	RCONJ274	
d. State, county, and municipal obligations....................................	**NR**	**NR**	**NR**	M.1.d.
	RCONJ275	RCONJ276	RCONJ277	
e. Money market mutual funds..	**NR**	**NR**	**NR**	M.1.e.
	RCONJ278	RCONJ279	RCONJ280	
f. Equity mutual funds..	**NR**	**NR**	**NR**	M.1.f.
	RCONJ281	RCONJ282	RCONJ283	
g. Other mutual funds...	**NR**	**NR**	**NR**	M.1.g.
	RCONJ284	RCONJ285	RCONJ286	
h. Common trust funds and collective investment funds.................	**NR**	**NR**	**NR**	M.1.h.
	RCONJ287	RCONJ288	RCONJ289	
i. Other short-term obligations..	**NR**	**NR**	**NR**	M.1.i.
	RCONJ290	RCONJ291	RCONJ292	
j. Other notes and bonds...	**NR**	**NR**	**NR**	M.1.j.

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	
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.

Schedule RC-T - Fiduciary and Related Services

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.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:			M.2.
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**	M2a1.
b. Transfer agent, registrar, paying agent, and other corporate agency..	RCONB929 **NR**		M.2.b.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
3. Collective investment funds and common trust funds:			M.3.
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.

Schedule RC-T - Fiduciary and Related Services

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:				M.4.
	RIADB947	RIADB948	RIADB949	
a. Personal trust and agency accounts..	NR	NR	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts..	RIADB950	RIADB951	RIADB952	
	NR	NR	NR	M.4.b.
c. Investment management agency accounts..................................	RIADB953	RIADB954	RIADB955	
	NR	NR	NR	M.4.c.
d. Other fiduciary accounts and related services............................	RIADB956	RIADB957	RIADB958	
	NR	NR	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	RIADB960	RIADB961	
	NR	NR	NR	M.4.e.

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				1.
	RCONJ981	RCONJ982	RCONJ983	
a. Cash and balances due from depository institutions...................	0	0	0	1.a.
	RCONJ984	RCONJ985	RCONJ986	
b. Held-to-maturity securities...	0	0	0	1.b.
	RCONJ987	RCONJ988	RCONJ989	
c. Available-for-sale securities..	0	0	0	1.c.
	RCONJ990	RCONJ991	RCONJ992	
d. Securities purchased under agreements to resell.......................	0	0	0	1.d.
	RCONJ993	RCONJ994	RCONJ995	
e. Loans and leases held for sale...	0	0	0	1.e.
	RCONJ996	RCONJ997	RCONJ998	
f. Loans and leases, net of unearned income..............................	0	0	0	1.f.
	RCONJ999	RCONK001	RCONK002	
g. Less: Allowance for loan and lease losses................................	0	0	0	1.g.
	RCONK003	RCONK004	RCONK005	
h. Trading assets (other than derivatives)......................................	0	0	0	1.h.
	RCONK006	RCONK007	RCONK008	
i. Derivative trading assets..	0	0	0	1.i.
	RCONK009	RCONK010	RCONK011	
j. Other real estate owned..	0	0	0	1.j.
	RCONK012	RCONK013	RCONK014	
k. Other assets...	0	0	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				2.
	RCONK015	RCONK016	RCONK017	
a. Securities sold under agreements to repurchase.........................	0	0	0	2.a.

Dollar amounts in thousands	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
	RCONK018	RCONK019	RCONK020	
b. Derivative trading liabilities..	0	0	0	2.b.
	RCONK021	RCONK022	RCONK023	
c. Commercial paper..	0	0	0	2.c.
	RCONK024	RCONK025	RCONK026	
d. Other borrowed money (exclude commercial paper)...................	0	0	0	2.d.
	RCONK027	RCONK028	RCONK029	
e. Other liabilities..	0	0	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)...	RCONK030 0	RCONK031 0	RCONK032 0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)...	RCONK033 0	RCONK034 0	RCONK035 0	4.

General Instructions

Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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