

**BANK OF NORTH DAKOTA
BALANCE SHEETS
SEPTEMBER 30, 2018 and 2017
Unaudited**

	(In Thousands)	
	2018	2017
CASH AND DUE FROM BANKS	214,008	252,091
FFS & SEC PURCH UNDER REPOS	68,835	58,730
SECURITIES	1,886,370	1,547,529
LOANS	4,658,066	4,886,071
LESS: ALLOW. FOR LOAN LOSS	(90,657)	(84,331)
	4,567,409	4,801,741
OTHER ASSETS	119,520	92,450
TOTAL ASSETS	6,856,142	6,752,540
DEPOSITS		
NON-INTEREST BEARING	587,681	606,957
INTEREST BEARING	4,585,678	4,174,750
	5,173,359	4,781,707
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	123,355	151,925
SHORT AND LONG-TERM DEBT	628,226	940,303
OTHER LIABILITIES	8,249	10,169
TOTAL LIABILITIES	5,933,188	5,884,104
EQUITY	922,954	868,436
TOTAL LIAB. AND EQUITY	6,856,142	6,752,540

BANK OF NORTH DAKOTA
STATEMENTS OF INCOME
SEPTEMBER 30, 2018 and 2017
Unaudited

	(In Thousands)	
	2018	2017
INTEREST INCOME		
FEDERAL FUNDS SOLD	765	440
SECURITIES	28,341	23,205
LOANS	149,178	142,077
	178,284	165,723
INTEREST EXPENSE		
DEPOSITS	11,937	7,752
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	3,473	1,949
SHORT AND LONG-TERM DEBT	17,811	17,610
	33,221	27,312
NET INTEREST INCOME	145,063	138,411
PROVISION FOR LOAN LOSSES	7,500	7,500
NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES	137,563	130,911
NONINTEREST INCOME	7,530	4,774
NONINTEREST EXPENSE		
SALARIES AND BENEFITS	12,628	12,459
DATA PROCESSING	3,870	3,651
OCCUPANCY AND EQUIPMENT	615	757
OTHER OPERATING EXPENSES	5,090	4,715
	22,203	21,582
NET INCOME	122,890	114,103

Bank of North Dakota is pleased to provide its risk-based capital ratios as of September 30, 2018. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per regulatory guidance.

Risk-Based Capital Ratio:

	Bank of North Dakota	Well Capitalized per Guidance
Leverage Ratio	13.29%	5.00%
Tier One Risk-Based Capital Ratio	20.42%	8.00%
Total Risk-Based Capital Ratio	21.68%	10.00%

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.

	<u>(Dollar Amounts in Thousands)</u>	
	<u>9/30/2018</u>	<u>9/30/2017</u>
Tier One Capital	\$907,125	\$841,062
Total Risk Based Capital	963,089	895,486
Total Risk Weighted Assets	4,442,432	4,335,676
Net Income (Annualized)	164,305	146,028
Average Assets	6,715,184	7,326,255
Average Equity	872,939	804,897
Total Gross Loans	4,658,066	4,735,866
Past Due Loans	78,124	117,324
Nonperforming Loans	26,178	23,284
Allowance for Loan Losses	90,657	72,643
Return on Average Assets (Annualized)	2.45%	1.99%
Return on Average Equity (Annualized)	18.82%	18.14%
Past Due Loans/Total Loans	1.68%	2.48%
Nonperforming Loans/Total Loans	0.56%	0.49%
Allowance for Loan Losses/Total Loans	1.95%	1.53%

Federal Financial Institutions Examination Council**Consolidated Reports of Condition and Income for
a Bank with Domestic Offices Only—FFIEC 041****Report at the close of business September 30, 2018**

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

FDIC Certificate Number 90374
(RSSD 9050)

(20180930)

(RCON 9999)

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

This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051.

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

Governor Doug Burgum

Director (Trustee)

Attorney General Wayne Stenehjem

Director (Trustee)

Ag Commissioner Doug Goehring

Director (Trustee)

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

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

Bank of North Dakota

Legal Title of Bank (RSSD 9017)

Bismarck

City (RSSD 9130)

ND

State Abbrev. (RSSD 9200)

58506

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 54930047TZ2DPG005R28

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

The estimated average burden associated with this information collection is 55.35 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Consolidated Reports of Condition and Income for a Bank With Domestic Offices Only

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Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter, and (2) the person at the bank —other than the Chief Financial Officer (or equivalent)— to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

Tim Porter
Name (TEXT C490)

Chief Financial Officer
Title (TEXT C491)

tcporter@nd.gov
E-mail Address (TEXT C492)

(701) 328-5650
Telephone: Area code/phone number/extension (TEXT C493)

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FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

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Controller
Title (TEXT C496)

rpfennig@nd.gov
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(701) 328-5752
Telephone: Area code/phone number/extension (TEXT 8902)

(701) 328-5793
FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

Chief Executive Officer

Eric Hardmeyer
Name (TEXT FT42)

ehardmeyer@nd.gov
E-mail Address (TEXT FT44)

(701) 328-5674
Telephone: Area code/phone number/extension (TEXT FT43)

(701) 328-5855
Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

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President & CEO
Title (TEXT C367)

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Secondary Contact

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Controller
Title (TEXT C372)

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E-mail Address (TEXT C373)

(701) 328-5752
Telephone: Area code/phone number/extension (TEXT C374)

(701) 328-5793
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USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

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

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

Primary Contact

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Compliance Officer
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Third Contact

Jeff Weiler
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Chief Risk Officer
Title (TEXT C871)

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(701) 328-5756
Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2018 — September 30, 2018

All report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties.....	4435	22,060	1.a.1.a.
(b) All other loans secured by real estate.....	4436	49,495	1.a.1.b.
(2) Commercial and industrial loans.....	4012	10,469	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	39,339	1.a.3.b.
(4) Not applicable			
(5) All other loans (1).....	4058	27,737	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	149,100	1.a.6.
b. Income from lease financing receivables.....	4065	0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	1,139	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	15,057	1.d.1.
(2) Mortgage-backed securities.....	B489	10,406	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	20	1.d.3.
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	765	1.f.
g. Other interest income.....	4518	1,630	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	178,117	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	2,796	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	2,373	2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	120	2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	6,648	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	3,473	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	17,811	2.c.

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

2 Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	33,221	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	144,896			3.
4. Provision for loan and lease losses.....	4230	7,500			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	210	5.a.
b. Service charges on deposit accounts.....			4080	416	5.b.
c. Trading revenue (2).....			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	0	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	6	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	0	5.d.5.
e. Venture capital revenue.....			B491	166	5.e.
f. Net servicing fees.....			B492	1,604	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	3,295	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	385	5.j.
k. Net gains (losses) on sales of other assets (3).....			B496	0	5.k.
l. Other noninterest income*.....			B497	1,408	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	7,490			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	58			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	12,628	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	777	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	0	7.c.2.
d. Other noninterest expense*.....			4092	8,649	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	22,054			7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	122,890			8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70	0			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	122,890			8.c.
9. Applicable income taxes (on item 8.c).....	4302	0			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	122,890			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	122,890			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	122,890			14.

* Describe on Schedule RI-E - Explanations

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

2 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

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

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

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands		Year-to-date	
	RIAD	Amount		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	0		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431	0		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).....	4313	12,009		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	20		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....			Number	
	4150	175		M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024	6,703		M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	0	Date	M.7.
8. Not applicable				
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets. (1)</i>				
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading.....	C889	NR		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	NR		M.9.b.
<i>Memorandum item 10 is to be completed by banks with \$300 million or more in total assets: (1)</i>				
10. Credit losses on derivatives (see instructions).....	A251	0		M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	A530	NO	YES / NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December reports only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228	NR		M.12.

1 The asset size tests and the 5 percent of total loans test are based on total assets and total loans reported in the June 30, 2017, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018, would report 20180301.

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands

		Year-to-date		
		RIAD	Amount	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets.....		F551	NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....		F552	NR	M.13.a1.
b. Net gains (losses) on liabilities.....		F553	NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....		F554	NR	M.13.b1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b).....				
		J321	0	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>				
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H034	NR	M.15.c.
d. All other service charges on deposit accounts.....		H035	NR	M.15.d.

¹ The \$1 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	824,802	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	824,802	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	122,890	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	0	5.
6. Treasury stock transactions, net.....	B510	0	6.
7. Changes incident to business combinations, net.....	4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0	8.
9. LESS: Cash dividends declared on common stock.....	4460	37,614	9.
10. Other comprehensive income (1).....	B511	12,875	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	922,953	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	487	C894	30	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	109	C217	2	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	147	3589	1,659	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	138	C896	55	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans.....	4638	2,664	4608	53	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	59	K206	1	5.c.
6. Not applicable					
7. All other loans (2).....	4644	0	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	3,604	4605	1,800	9.

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

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

Schedule RI-B—Continued

Memoranda

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	5409	2,641	5410	53	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652	0	4662	0	M.2.a.
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646	0	4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185	0	F187	0	M.2.d.
3. Memorandum item 3 is to be completed by: (2)					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655	0	4665	0	M.3.
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.					
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).....	C388			NR	M.4.

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

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

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	84,961	1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605	1,800	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	3,604	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	7,500	5.
6. Adjustments* (see instructions for this schedule).....	C233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	90,657	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	C435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390	NR	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781	0	M.4.

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

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.¹

	(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)		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans.....	M708	1,608	M709	103	M710	133,846	M711	3,178	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	90,353	M715	14,482	M716	1,257,841	M717	31,305	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	4,708	M722	0	M723	726,614	M724	2,731	M725	0	M726	0	1.c.
2. Commercial loans ²	M727	35,087	M728	7,349	M729	1,222,764	M730	22,028	M731	0	M732	0	2.
3. Credit Cards.....	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0	3.
4. Other consumer loans.....	M739	43	M740	43	M741	1,185,202	M742	0	M743	0	M744	0	4.
5. Unallocated, if any.....							M745	9,438					5.
6. Total (for each column sum of 1.a through 5) ³	M746	131,799	M747	21,977	M748	4,526,267	M749	68,680	M750	0	M751	0	6.

¹ The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

² Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

³ The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, part II, Memorandum item 4.

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
1. Other noninterest income (from Schedule RI, item 5.i)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.i:					
a.	Income and fees from the printing and sale of checks.....	C013	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	0		1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0		1.c.
d.	Rent and other income from other real estate owned.....	4042	0		1.d.
e.	Safe deposit box rent.....	C015	0		1.e.
f.	Bank card and credit card interchange fees.....	F555	143		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0		1.g.
h.	<input type="text" value="4461"/> NDGSLP Fee	4461	490		1h.
i.	<input type="text" value="4462"/> Letters of Credit Fees	4462	391		1i.
j.	<input type="text" value="4463"/> Other Income	4463	108		1j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	3,870		2.a.
b.	Advertising and marketing expenses.....	0497	553		2.b.
c.	Directors' fees.....	4136	12		2.c.
d.	Printing, stationery, and supplies.....	C018	91		2.d.
e.	Postage.....	8403	226		2.e.
f.	Legal fees and expenses.....	4141	68		2.f.
g.	FDIC deposit insurance assessments.....	4146	0		2.g.
h.	Accounting and auditing expenses.....	F556	202		2.h.
i.	Consulting and advisory expenses.....	F557	196		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0		2.j.
k.	Telecommunications expenses.....	F559	170		2.k.
l.	Other real estate owned expenses.....	Y923	315		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0		2.m.
n.	<input type="text" value="4464"/> Loan Servicing Fee Expense	4464	700		2.n.
o.	<input type="text" value="4467"/>	4467	0		2.o.
p.	<input type="text" value="4468"/>	4468	0		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):					
a.	(1) <input type="text" value="FT29"/>	FT29	0		3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
b.	(1) <input type="text" value="FT31"/>	FT31	0		3.b.1.
	(2) Applicable income tax effect.....	FT32	0		3.b.2.

Schedule RI-E—Continued

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	TEXT B526	B526	0	4.a.	
b.	TEXT B527	B527	0	4.b.	
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498	4498	0	5.a.	
b.	TEXT 4499	4499	0	5.b.	
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT 4521	4521	0	6.a.	
b.	TEXT 4522	4522	0	6.b.	

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

	RIAD	YES / NO
Comments?.....	4769	NO

Other explanations (please type or print clearly):
(TEXT 4769)

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1).....					
			0081	151,805	1.a.
b. Interest-bearing balances (2).....					
			0071	62,203	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A).....					
			1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....					
			1773	1,846,137	2.b.
c. Equity securities with readily determinable fair values not held for trading (3).....					
			JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....					
			B987	68,835	3.a.
b. Securities purchased under agreements to resell (3).....					
			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale.....					
			5369	26,467	4.a.
b. Loans and leases held for investment.....					
	B528	4,631,599			4.b.
c. LESS: Allowance for loan and lease losses.....					
	3123	90,657			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....					
			B529	4,540,942	4.d.
5. Trading assets (from Schedule RC-D).....					
			3545	0	5.
6. Premises and fixed assets (including capitalized leases).....					
			2145	9,891	6.
7. Other real estate owned (from Schedule RC-M).....					
			2150	5,241	7.
8. Investments in unconsolidated subsidiaries and associated companies.....					
			2130	0	8.
9. Direct and indirect investments in real estate ventures.....					
			3656	0	9.
10. Intangible assets (from Schedule RC-M).....					
			2143	0	10.
11. Other assets (from Schedule RC-F).....					
			2160	144,621	11.
12. Total assets (sum of items 1 through 11).....					
			2170	6,856,142	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....					
			2200	5,173,389	13.a.
(1) Noninterest-bearing (4).....					
	6631	587,711			13.a.1.
(2) Interest-bearing.....					
	6636	4,585,678			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5).....					
			B993	123,355	14.a.
b. Securities sold under agreements to repurchase (6).....					
			B995	0	14.b.
15. Trading liabilities (from Schedule RC-D).....					
			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....					
			3190	628,226	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7).....					
			3200	0	19.

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

2 Includes time certificates of deposit not held for trading.

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

4 Includes all securities resale agreements, regardless of maturity.

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

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

7 Includes all securities repurchase agreements, regardless of maturity.

8 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

		Dollar Amounts in Thousands	RCON	Amount	
Liabilities - continued					
20.	Other liabilities (from Schedule RC-G).....	2930		8,218	20.
21.	Total liabilities (sum of items 13 through 20).....	2948		5,933,188	21.
22.	Not applicable				
Equity Capital					
Bank Equity Capital					
23.	Perpetual preferred stock and related surplus.....	3838		0	23.
24.	Common stock.....	3230		2,000	24.
25.	Surplus (excludes all surplus related to preferred stock).....	3839		72,000	25.
26. a.	Retained earnings.....	3632		833,125	26. a.
b.	Accumulated other comprehensive income (1).....	B530		15,829	26. b.
c.	Other equity capital components (2).....	A130		0	26. c.
27. a.	Total bank equity capital (sum of items 23 through 26.c).....	3210		922,954	27. a.
b.	Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		0	27. b.
28.	Total equity capital (sum of items 27.a and 27.b).....	G105		922,954	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....	3300		6,856,142	29.

Memoranda

To be reported with the March Report of Condition.

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

RCON	Number	
6724	NR	M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date	
8678	NR	M.2.

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

2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets. (1)
Exclude assets held for trading.

	Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits.....	0020	124,681			1.a.
b. Currency and coin.....	0080	25,137			1.b.
2. Balances due from depository institutions in the U.S.:	0082	2,421			2.
3. Balances due from banks in foreign countries and foreign central banks:	0070	0			3.
4. Balances due from Federal Reserve Banks.....	0090	61,769			4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	214,008			5.

¹ The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....									
	HT50	0	HT51	0	HT52	1,195,967	HT53	1,191,629	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	0	8497	0	8498	1,000	8499	1,000	3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	0	G301	0	G302	173,424	G303	173,056	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	0	G305	0	G306	0	G307	0	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	53,540	G315	53,223	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	31	G323	32	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RC0N	Amount	RC0N	Amount	RC0N	Amount	RC0N	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1).....	K150	0	K151	0	K152	428,979	K153	427,197	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....									
	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2, 3).....					A510	0	A511	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).....	1754	0	1771	0	1772	1,852,941	1773	1,846,137	8.

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

2 Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

3 **Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities (1).....	0416	884,204	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)			
(1) Three months or less.....	A549	386,749	M.2.a.1.
(2) Over three months through 12 months.....	A550	377,384	M.2.a.2.
(3) Over one year through three years.....	A551	406,939	M.2.a.3.
(4) Over three years through five years.....	A552	21,556	M.2.a.4.
(5) Over five years through 15 years.....	A553	0	M.2.a.5.
(6) Over 15 years.....	A554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)			
(1) Three months or less.....	A555	23,228	M.2.b.1.
(2) Over three months through 12 months.....	A556	60,833	M.2.b.2.
(3) Over one year through three years.....	A557	40,777	M.2.b.3.
(4) Over three years through five years.....	A558	46,905	M.2.b.4.
(5) Over five years through 15 years.....	A559	962	M.2.b.5.
(6) Over 15 years.....	A560	350	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less.....	A561	333,928	M.2.c.1.
(2) Over three years.....	A562	146,525	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	607,643	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

2 Exclude investments in mutual funds and other equity securities with readily determinable fair values.

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

4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$10 billion or more in total assets. (1)</i>									
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):									
a. Credit card receivables.....	B838	NR	B839	NR	B840	NR	B841	NR	M.5.a.
b. Home equity lines.....	B842	NR	B843	NR	B844	NR	B845	NR	M.5.b.
c. Automobile loans.....	B846	NR	B847	NR	B848	NR	B849	NR	M.5.c.
d. Other consumer loans.....	B850	NR	B851	NR	B852	NR	B853	NR	M.5.d.
e. Commercial and industrial loans.....	B854	NR	B855	NR	B856	NR	B857	NR	M.5.e.
f. Other.....	B858	NR	B859	NR	B860	NR	B861	NR	M.5.f.

¹ The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-B—Continued

Memoranda—Continued

Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. (1)

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
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, items 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	NR	G349	NR	G350	NR	G351	NR	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	NR	G353	NR	G354	NR	G355	NR	M.6.b.
c. Corporate and similar loans.....	G356	NR	G357	NR	G358	NR	G359	NR	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	NR	G361	NR	G362	NR	G363	NR	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	NR	G365	NR	G366	NR	G367	NR	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	NR	G369	NR	G370	NR	G371	NR	
g. Other collateral or reference assets.....	G372	NR	G373	NR	G374	NR	G375	NR	M.6.f. M.6.g.

¹ The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	Dollar Amounts in Thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks	
	RCON	Amount	RCON	Amount	RCON	Amount
1. Loans secured by real estate:						
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....			F158	8,679	1.a.1.	
(2) Other construction loans and all land development and other land loans.....			F159	106,937	1.a.2.	
b. Secured by farmland (including farm residential and other improvements).....			1420	480,421	1.b.	
c. Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	41	1.c.1.	
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....			5367	768,510	1.c.2.a.	
(b) Secured by junior liens.....			5368	170	1.c.2.b.	
d. Secured by multifamily (5 or more) residential properties.....			1460	281,218	1.d.	
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	241,902	1.e.1.	
(2) Loans secured by other nonfarm nonresidential properties.....			F161	351,152	1.e.2.	
2. Loans to depository institutions and acceptances of other banks.....			1288	0	2.	
a. To commercial banks in the U.S.:.....	B531	0			2.a.	
b. To other depository institutions in the U.S.....	B534	0			2.b.	
c. To banks in foreign countries.....	B535	0			2.c.	
3. Loans to finance agricultural production and other loans to farmers.....			1590	202,408	3.	
4. Commercial and industrial loans.....			1766	331,898	4.	
a. To U.S. addressees (domicile).....	1763	331,898			4.a.	
b. To non-U.S. addressees (domicile).....	1764	0			4.b.	
5. Not applicable						
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
a. Credit Cards.....			B538	0	6.a.	
b. Other revolving credit plans.....			B539	0	6.b.	
c. Automobile loans.....			K137	0	6.c.	
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....			K207	1,185,269	6.d.	
7. Not applicable						
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			2107	412,144	8.	

1 The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	Dollar Amounts in Thousands				
	RCON	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....			J454	203,999	9.a.
b. Other loans.....			J464	83,318	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	46,645			9.b.1.
(2) All other loans (exclude consumer loans).....	J451	36,672			9.b.2.
10. Lease financing receivables (net of unearned income).....			2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....			2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			2122	4,658,066	12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	1,689	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	3,773	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160	9,016	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	2,991	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	8,775	M.1.d.2.
e. Commercial and industrial loans.....	K256	7,733	M.1.e.
<i>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):</i>			
(1) To U.S. addressees (domicile).....	K163	7,733	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			
	K165	37,916	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland.....	K166	21,767	M.1.f.1.
(2)-(3) Not applicable			

¹ The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K098		0			M.1.f.4.a.
(b) Automobile loans.....	K203		0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204		0			M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by: (1)</i> <ul style="list-style-type: none"> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans 						
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above.....	K168		0			M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f).....				HK25	71,893	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2), (3)						
(1) Three months or less.....	A564		788			M.2.a.1.
(2) Over three months through 12 months.....	A565		18			M.2.a.2.
(3) Over one year through three years.....	A566		86			M.2.a.3.
(4) Over three years through five years.....	A567		3,131			M.2.a.4.
(5) Over five years through 15 years.....	A568		28,741			M.2.a.5.
(6) Over 15 years.....	A569		735,747			M.2.a.6.
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: (2), (4)						
(1) Three months or less.....	A570		2,314,395			M.2.b.1.
(2) Over three months through 12 months.....	A571		229,447			M.2.b.2.
(3) Over one year through three years.....	A572		530,623			M.2.b.3.
(4) Over three years through five years.....	A573		456,376			M.2.b.4.
(5) Over five years through 15 years.....	A574		238,843			M.2.b.5.
(6) Over 15 years.....	A575		184,636			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).....	A247		405,474			M.2.c.

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

2 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
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 (1).....	2746	270,663	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).....	5370	0	M.4.
5. <i>To be completed by banks with \$300 million or more in total assets: (2)</i> 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).....	B837	0	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a.....	C391	NR	M.6.
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779	NR	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	C780	NR	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) & 1.c.(2)(b)).....	F230	NR	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	F232	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)).....	F577	4,996	M.9.
10. and 11. Not applicable			

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

2 The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
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:						
a. Loans secured by real estate.....	G091	NR	G092	NR	G093	NR
b. Commercial and industrial loans.....	G094	NR	G095	NR	G096	NR
c. Loans to individuals for household, family, and other personal expenditures.....	G097	NR	G098	NR	G099	NR
d. All other loans and all leases.....	G100	NR	G101	NR	G102	NR

	Dollar Amounts in Thousands	
	RCON	Amount
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.</i>		
13. Construction, land development, and other land loans with interest reserves:		
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376	NR
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD	
	G377	NR
<i>Memorandum item 14 is to be completed by all banks.</i>		
14. Pledged loans and leases.....	RCON	
	G378	1,492,076
<i>Memorandum item 15 is to be completed for the December report only.</i>		
15. Reverse mortgages:		
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	NR
(2) Proprietary reverse mortgages.....	J467	NR
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	NR
(2) Proprietary reverse mortgages.....	J469	NR
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	NR
(2) Proprietary reverse mortgages.....	J471	NR

Schedule RC-C—Continued

Part II—Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1.

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

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

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

Number of Loans	
RCON	Number
5562	NR
5563	NR

2.a.
2.b.

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

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

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):

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

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands			
RCON	Number	RCON	Amount
5564	135	5565	6,500
5566	181	5567	21,463
5568	307	5569	109,160
5570	188	5571	6,938
5572	115	5573	12,214
5574	136	5575	52,952

3.a.
3.b.
3.c.
4.a.
4.b.
4.c.

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

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	YES / NO
6860	NO

5.

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

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

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

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

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

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

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):					
a. With original amounts of \$100,000 or less.....	5578	579	5579	23,590	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	586	5581	83,181	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	427	5583	143,317	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of \$100,000 or less.....	5584	569	5585	16,812	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	181	5587	21,684	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	135	5589	39,406	8.c.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

	Dollar Amounts in Thousands		RCON	Amount
Assets				
1. U.S. Treasury securities.....	3531		NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532		NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533		NR	3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379		NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380		NR	4.b.
c. All other residential MBS.....	G381		NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197		NR	4.d.
e. All other commercial MBS.....	K198		NR	4.e.
5. Other debt securities:				
a. Structured financial products.....	HT62		NR	5.a.
b. All other debt securities.....	G386		NR	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	HT63		NR	6.a.1.
(2) All other loans secured by real estate.....	HT64		NR	6.a.2.
b. Commercial and industrial loans.....	F614		NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):.....	HT65		NR	6.c.
d. Other loans.....	F618		NR	6.d.
7. and 8. Not applicable				
9. Other trading assets.....	3541		NR	9.
10. Not applicable				
11. Derivatives with a positive fair value.....	3543		NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545		NR	12.
Liabilities				
13. a. Liability for short positions.....	3546		NR	13.a.
b. Other trading liabilities.....	F624		NR	13.b.
14. Derivatives with a negative fair value.....	3547		NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548		NR	15.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	HT66		NR	M.1.a.1.
(2) All other loans secured by real estate.....	HT67		NR	M.1.a.2.
b. Commercial and industrial loans.....	F632		NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68		NR	M.1.c.
d. Other loans.....	F636		NR	M.1.d.

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

Schedule RC-E—Deposit Liabilities

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	263,583			B550	132,338 1.
2. U.S. Government.....	2202	0			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	504,310			2530	4,024,045 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	238,234			B552	10,849 4.
5. Banks in foreign countries.....	2213	0			2236	0 5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	1,006,127	2210	329,878	2385	4,167,232 7.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCON	Amount			
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	4,121			M.1.a.
b. Total brokered deposits.....	2365	0			M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0			M.1.c.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0			M.1.d.1.
(2) Not applicable					
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0			M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR			M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0			M.1.f.
g. Total reciprocal deposits (as of the report date).....	JH83	0			M.1.g.
h. Total reciprocal deposits as of June 30, 2018.....	JH84	0			M.1.h.

1 Includes interest-bearing and noninterest-bearing demand deposits.

2 The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

Schedule RC-E—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	6810	1,097,760	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	257,803	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	22,432	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	12,181	M.2.c.
d. Total time deposits of more than \$250,000.....	J474	2,777,056	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	2,455	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less.....	HK07	10,266	M.3.a.1.
(2) Over three months through 12 months.....	HK08	12,204	M.3.a.2.
(3) Over one year through three years.....	HK09	1,442	M.3.a.3.
(4) Over three years.....	HK10	1,232	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11	22,471	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)			
(1) Three months or less.....	HK12	1,478,442	M.4.a.1.
(2) Over three months through 12 months.....	HK13	1,133,368	M.4.a.2.
(3) Over one year through three years.....	HK14	72,508	M.4.a.3.
(4) Over three years.....	HK15	92,738	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222	2,613,466	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO	
	P752	NO	M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets (5) that answered "Yes" to Memorandum item 5 above.

	Dollar Amounts in Thousands		
	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753	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.....	P754	NR	M.6.b.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
 3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
 5 The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
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):			
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):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	NR	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	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):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	NR	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	NR	M.7.b.2.

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (1).....			B556	58,091	1.
2.	Net deferred tax assets (2).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (3).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (4).....			1752	40,232	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	0	5.a.
b.	Separate account life insurance assets.....			K202	0	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	46,298	6.
a.	Prepaid expenses.....	2166	0			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	0			6.d.
e.	Computer software.....	FT33	0			6.e.
f.	Accounts receivable.....	FT34	0			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	TEXT 3549 Derivative Instrument-Gain Position	3549	23,229			6.h.
i.	TEXT 3550	3550	0			6.i.
j.	TEXT 3551	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	144,621	7.

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1. a.	Interest accrued and unpaid on deposits (1).....			3645	1,429	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	1,992	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	0	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	4,797	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	596			4.d.
e.	TEXT 3552 Protective Advances	3552	2,366			4.e.
f.	TEXT 3553	3553	0			4.f.
g.	TEXT 3554	3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	8,218	5.

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

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1.	Interest-bearing balances due from depository institutions.....	3381	82,249			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	1,176,157			2.
3.	Mortgage-backed securities (2).....	B559	674,961			3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	1,000			4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	64,370			5.
6.	Loans:					
a.	Total loans.....	3360	4,640,340			6.a.
b.	Loans secured by real estate:					
(1)	Loans secured by 1-4 family residential properties.....	3465	768,005			6.b.1.
(2)	All other loans secured by real estate.....	3466	1,462,389			6.b.2.
c.	Commercial and industrial loans.....	3387	335,062			6.c.
d.	Loans to individuals for household, family, and other personal expenditures:					
(1)	Credit cards.....	B561	0			6.d.1.
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	1,173,451			6.d.2.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes. (4)</i>						
7.	Trading Assets.....	3401	NR			7.
8.	Lease financing receivables (net of unearned income).....	3484	0			8.
9.	Total assets (4).....	3368	6,824,540			9.
Liabilities						
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	747,300			10.
11.	Nontransaction accounts:					
a.	Savings deposits (includes MMDAs).....	B563	808,623			11.a.
b.	Time deposits of \$250,000 or less.....	HK16	24,750			11.b.
c.	Time deposits of more than \$250,000.....	HK17	2,927,160			11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....	3353	141,782			12.
13.	To be completed by banks with \$100 million or more in total assets: (5) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	3355	855,441			13.

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

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

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

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

a) Debt securities at amortized cost.

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

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

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

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

Memorandum

Dollar Amounts in Thousands

	RCON	Amount	
<i>Memorandum item 1 is to be completed by: (2)</i>			
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 			
1. Loans to finance agricultural production and other loans to farmers.....	3386	216,295	M.1.

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

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

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

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

		Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	0			1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1)	Unused commitments for reverse mortgages outstanding that are held for investment (included in item 1.a. above).....	HT72	NR			1.a.1.
b.	Credit card lines.....	3815	0			1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
(1)	Unused consumer credit card lines.....	J455	NR			1.b.1.
(2)	Other unused credit card lines.....	J456	NR			1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a)	1-4 family residential construction loan commitments.....	F164	18,052			1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165	162,631			1.c.1.b.
(2)	NOT secured by real estate.....	6550	0			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1)	Commercial and industrial loans.....	J457	367,336			1.e.1.
(2)	Loans to financial institutions.....	J458	106,311			1.e.2.
(3)	All other unused commitments.....	J459	314,538			1.e.3.
2. Financial standby letters of credit.....						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	0			2.a.
3. Performance standby letters of credit.....						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	0			3.a.
4. Commercial and similar letters of credit.....						
5. Not applicable						
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....						
b. Securities borrowed.....						
7. Credit derivatives:						
a. Notional amounts:						
		(Column A)		(Column B)		
		Sold Protection		Purchased Protection		
		RCON	Amount	RCON	Amount	
(1)	Credit default swaps.....	C968	0	C969	0	7.a.1.
(2)	Total return swaps.....	C970	0	C971	0	7.a.2.
(3)	Credit options.....	C972	0	C973	0	7.a.3.
(4)	Other credit derivatives.....	C974	0	C975	0	7.a.4.

1 The asset size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2017, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCON	Amount	
	RCON	Amount	RCON	Amount			
	7. b. Gross fair values:						
(1) Gross positive fair value.....	C219	0	C221	0			7. b.1.
(2) Gross negative fair value.....	C220	0	C222	0			7. b.2
7. c. Notional amounts by regulatory capital treatment: (1)							
(1) Positions covered under the Market Risk Rule:					RCON	Amount	
(a) Sold protection	G401	0					7. c.1. a.
(b) Purchased protection	G402	0					7. c.1. b.
(2) All other positions:							
(a) Sold protection	G403	0					7. c.2. a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0					7. c.2. b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0					7. c.2. c.

Dollar Amounts in Thousands	Remaining Maturity of:						RCON	Amount	
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years				
	RCON	Amount	RCON	Amount	RCON	Amount			
7. d. Notional amounts by remaining maturity:									
(1) Sold credit protection: (2)									
(a) Investment grade.....	G406	0	G407	0	G408	0		7. d.1. a.	
(b) Subinvestment grade	G409	0	G410	0	G411	0		7. d.1. b.	
(2) Purchased credit protection: (3)									
(a) Investment grade.....	G412	0	G413	0	G414	0		7. d.2. a.	
(b) Subinvestment grade	G415	0	G416	0	G417	0		7. d.2. b.	

	RCON	Amount	
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")	3430	0	9.
a. Not applicable			
b. Commitments to purchase when-issued securities	3434	0	9. b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9. c.
d. TEXT 3555	3555	0	9. d.
e. TEXT 3556	3556	0	9. e.
f. TEXT 3557	3557	0	9. f.
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")	5591	0	10.
a. Commitments to sell when-issued securities	3435	0	10. a.
b. TEXT 5592	5592	0	10. b.
c. TEXT 5593	5593	0	10. c.
d. TEXT 5594	5594	0	10. d.
e. TEXT 5595	5595	0	10. e.

1 Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
 2 Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
 3 Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L—Continued

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

11. Year-to-date merchant credit card sales volume:

	RCON	Amount	
a. Sales for which the reporting bank is the acquiring bank	C223	NR	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	NR	11.b.

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a.
b. Forward contracts.....	RCON 8697 0	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCON 8701 0	RCON 8702 0	RCON 8703 0	RCON 8704 0	12.c.1.
(2) Purchased options.....	RCON 8705 0	RCON 8706 0	RCON 8707 0	RCON 8708 0	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCON 8709 5,354	RCON 8710 0	RCON 8711 0	RCON 8712 0	12.d.1.
(2) Purchased options.....	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0	12.d.2.
e. Swaps.....	RCON 3450 350,000	RCON 3826 0	RCON 8719 0	RCON 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725 350,000	RCON 8726 0	RCON 8727 0	RCON 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589 350,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCON 8733 0	RCON 8734 0	RCON 8735 0	RCON 8736 0	15.a.1.
(2) Gross negative fair value.....	RCON 8737 0	RCON 8738 0	RCON 8739 0	RCON 8740 0	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCON 8741 23,229	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1.
(2) Gross negative fair value.....	RCON 8745 596	RCON 8746 0	RCON 8747 0	RCON 8748 0	15.b.2.

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more. (1)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Columns B-D) Not applicable			(Column E) Corporations and All Other Counterparties		
	RCON	Amount				RCON	Amount	
	16. Over-the counter derivatives:							
a. Net current credit exposure.....	G418	NR				G422	NR	16.a.
b. Fair value of collateral:								
(1) Cash—U.S. dollar.....	G423	NR				G427	NR	16.b.1.
(2) Cash—Other currencies.....	G428	NR				G432	NR	16.b.2.
(3) U.S. Treasury securities.....	G433	NR				G437	NR	16.b.3.
(4) through (6) Not applicable								
(7) All other collateral.....	G453	NR				G457	NR	16.b.7.
(8) Total fair value of collateral								
(sum of items 16.b.(1) through (7)).....	G458	NR				G462	NR	16.b.8.

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164			36,502	1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	3			1.b.
2.	Intangible assets:					
a.	Mortgage servicing assets.....	3164			0	2.a.
(1)	Estimated fair value of mortgage servicing assets.....	A590	634			2.a.1.
b.	Goodwill	3163			0	2.b.
c.	All other intangible assets.....	JF76			0	2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	2143			0	2.d.
3.	Other real estate owned:					
a.	Construction, land development, and other land.....	5508			0	3.a.
b.	Farmland.....	5509			0	3.b.
c.	1-4 family residential properties.....	5510			62	3.c.
d.	Multifamily (5 or more) residential properties.....	5511			503	3.d.
e.	Nonfarm nonresidential properties.....	5512			4,676	3.e.
f.	Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	2150			5,241	3.f.
4.	Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1)	JA29				4.
5.	Other borrowed money:					
a.	Federal Home Loan Bank advances:					
(1)	Advances with a remaining maturity or next repricing date of: (2)					
(a)	One year or less.....	F055			200,000	5.a.1.a.
(b)	Over one year through three years.....	F056			120,000	5.a.1.b.
(c)	Over three years through five years.....	F057			141,000	5.a.1.c.
(d)	Over five years.....	F058			167,165	5.a.1.d.
(2)	Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....	2651			200,000	5.a.2.
(3)	Structured advances (included in items 5.a.(1)(a) - (d) above).....	F059			92,165	5.a.3.
b.	Other borrowings:					
(1)	Other borrowings with a remaining maturity or next repricing date of: (4)					
(a)	One year or less.....	F060			11	5.b.1.a.
(b)	Over one year through three years.....	F061			50	5.b.1.b.
(c)	Over three years through five years.....	F062			0	5.b.1.c.
(d)	Over five years.....	F063			0	5.b.1.d.
(2)	Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....	B571			11	5.b.2.
c.	Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....	3190			628,226	5.c.

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

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

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

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

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

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

Schedule RC-M—Continued

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

	RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570	0	7.

8. Internet Website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):

TEXT				
4087	http://	www.bnd.nd.gov		8.a.

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)

(1)	TE01	N528	http://	8.b.1.
(2)	TE02	N528	http://	8.b.2.
(3)	TE03	N528	http://	8.b.3.
(4)	TE04	N528	http://	8.b.4.
(5)	TE05	N528	http://	8.b.5.
(6)	TE06	N528	http://	8.b.6.
(7)	TE07	N528	http://	8.b.7.
(8)	TE08	N528	http://	8.b.8.
(9)	TE09	N528	http://	8.b.9.
(10)	TE10	N528	http://	8.b.10.

c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:

(1)	TE01	N529		8.c.1.
(2)	TE02	N529		8.c.2.
(3)	TE03	N529		8.c.3.
(4)	TE04	N529		8.c.4.
(5)	TE05	N529		8.c.5.
(6)	TE06	N529		8.c.6.

Item 9 is to be completed annually in the December report only.

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	RCON	YES / NO	
	4088	NR	9.
10. Secured liabilities:	RCON	Amount	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	F065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	YES / NO	
	G463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	YES / NO	
	G464	YES	12.

¹ Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Schedule RC-M—Continued

		Dollar Amounts in Thousands		RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:						
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):						
(1) Loans secured by real estate:						
(a) Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans.....						
		K169	0			13.a.1a1
(2) Other construction loans and all land development and other land loans						
		K170	0			13.a.1a2
(b) Secured by farmland.....						
		K171	0			13.a.1b
(c) Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....						
		K172	0			13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....						
		K173	0			13.a.1.c2a
(b) Secured by junior liens						
		K174	0			13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties.....						
		K175	0			13.a.1d
(e) Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....						
		K176	0			13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties.....						
		K177	0			13.a.1e2
(2) - (4) Not applicable						
(5) All other loans and all leases.....						
		K183	0			13.a.5
b. Other real estate owned (included in Schedule RC, item 7):						
(1) Construction, land development, and other land.....						
		K187	0			13.b.1.
(2) Farmland.....						
		K188	0			13.b.2.
(3) 1-4 family residential properties.....						
		K189	0			13.b.3.
(4) Multifamily (5 or more) residential properties.....						
		K190	0			13.b.4.
(5) Nonfarm nonresidential properties.....						
		K191	0			13.b.5.
(6) Not applicable						
(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.....						
		K192	0			13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....						
		J461	0			13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....						
		J462	0			13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>						
14. Captive insurance and reinsurance subsidiaries:						
a. Total assets of captive insurance subsidiaries (1).....						
		K193	NR			14.a.
b. Total assets of captive reinsurance subsidiaries (1).....						
		K194	NR			14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>						
15. Qualified Thrift Lender (QTL) test:						
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).....						
		L133	NR		Number	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?.....						
		L135	NR		YES / NO	15.b.

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

Schedule RC-M—Continued

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

16. International remittance transfers offered to consumers: (1)

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

RCON		YES / NO	
N517		NR	16.a.1.
N518		NR	16.a.2.
N519		NR	16.a.3.
N520		NR	16.a.4.

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?

RCON		YES / NO	
N521		NR	16.b.

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

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

RCON		Number	
N522		NR	16.c.

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

RCON		Number	
N523		NR	16.d.1.
RCON		Amount	
N524		NR	16.d.2.
RCON		Number	
N527		NR	16.d.3.

¹ Report information about international electronic transfers of funds offered to consumers in the United States that:
(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
For purposes of this item 16, such transfers are referred to as international remittance transfers.
Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	159	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	467	F177	0	1.a.2.
b. Secured by farmland.....	3493	193	3494	2,706	3495	476	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	20,847	C237	13,017	C229	102	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	83	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	1,345	3500	177	3501	4,284	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,212	F180	0	F182	4,706	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	3,618	F181	0	F183	11,204	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	4,023	1607	0	1608	3,814	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	11,030	K217	14,857	K218	43	5.c.
6. Not applicable							
7. All other loans (1).....	5459	2,347	5460	2,126	5461	1,466	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	44,774	1407	33,350	1403	26,178	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

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

Schedule RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RC0N	Amount	RC0N	Amount	RC0N	Amount	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036	20,706	K037	13,017	K038	1,130	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	18,391	K040	11,778	K041	812	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.5.b.
b. - d. Not applicable							
e. All other loans and all leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F661	675	F662	1,099	F663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	4,284	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	1,212	K115	0	K116	144	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	3,578	K118	0	K119	5,460	M.1.d.2.
e. Commercial and industrial loans.....	K257	3,512	K258	0	K259	3,039	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>							
(1) To U.S. addressees (domicile).....	K120	3,512	K121	0	K122	3,039	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	1,125	K128	1,048	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0	M.1.f.1.
(2 - 3) Not applicable							

¹ The \$300 million asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by: (1)</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....	K138	0	K139	0	K140	0	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) (2).....	HK26	8,977	HK27	2,224	HK28	13,975	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (1)</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380	0	5381	0	5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254	0	1255	0	1256	0	M.3.c.

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

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

Schedule RC-N—Continued

Memoranda—Continued

	Dollar Amounts in Thousands						
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
3 d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166	0	F167	0	F168	0	M.3.d.
<i>Memorandum item 4 is to be completed by: (1)</i>							
• banks with \$300 million or more in total assets							
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	0	1597	0	1583	0	M.4.
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0	M.5.
6. Not applicable							

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

	RCON	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	NR	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	NR	M.8.

	Dollar Amounts in Thousands						
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance.....	L183	NR	L184	NR	L185	NR	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	NR	L187	NR	L188	NR	M.9.b

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

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

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

		Dollar Amounts in Thousands	RCON	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	654	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237	0	2.
3.	Not applicable				
4.	Average consolidated total assets for the calendar quarter.....		K652	6,824,540	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....		K653	1	4.a
				Amount	
5.	Average tangible equity for the calendar quarter (1).....		K654	890,242	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a.	One year or less.....		G465	11	7.a.
b.	Over one year through three years.....		G466	50	7.b.
c.	Over three years through five years.....		G467	0	7.c.
d.	Over five years.....		G468	0	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	0	8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....		G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a.	Fully consolidated reciprocal brokered deposits.....		L190	0	9.a
10.	Banker's bank certification:			YES / NO	
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		K656	NO	10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>			Amount	
a.	Banker's bank deduction.....		K657	NR	10.a
b.	Banker's bank deduction limit.....		K658	NR	10.b
11.	Custodial bank certification:			YES / NO	
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659	NO	11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)</i>			Amount	
a.	Custodial bank deduction.....		K660	NR	11.a
b.	Custodial bank deduction limit.....		K661	NR	11.b

1 See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, for deposit insurance assessment purposes, item 26, except as described in the instructions.

2 If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049		139,030		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
	Number	F050	3,434			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051		5,026,288		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
	Number	F052	755			M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045		7,664		M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
	Number	F046	305			M.1.c.2.
1. d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047		1,804		M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
	Number	F048	5			M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....		5597		5,174,788		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:						
TEXT		RCON		FDIC Cert. No.		
A545		A545		NR		M.3.
4. and 5. Not applicable						

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 2 The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.
 3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention	K663		NR	M.6.a.
b. Substandard	K664		NR	M.6.b.
c. Doubtful	K665		NR	M.6.c.
d. Loss	K666		NR	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans	N025		NR	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026		NR	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans	N027		NR	M.8.a.
b. Securitizations of higher-risk consumer loans	N028		NR	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities	N029		NR	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030		NR	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:				
a. Total unfunded commitments	K676		NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677		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)	K669		NR	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)	K678		NR	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate	N177		NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178		NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179		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	N180		NR	M.13.d.
e. Commercial and industrial loans	N181		NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182		NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183		NR	M.13.g.
h. Non-agency residential mortgage-backed securities	M963		NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure	K673		NR	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674		NR	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
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).....	L189	NR	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	NR	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	L197	NR	M.17.d

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

		Two-Year Probability of Default (PD)						
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
		<= 1%	1.01-4%	4.01-7%	7.01-10%	10.01-14%	14.01-16%	16.01-18%
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount
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.....		RCON M964	RCON M965	RCON M966	RCON M967	RCON M968	RCON M969	RCON M970
		NR	NR	NR	NR	NR	NR	NR
b. Closed-end loans secured by first liens on 1-4 family residential properties.....		RCON M979	RCON M980	RCON M981	RCON M982	RCON M983	RCON M984	RCON M985
		NR	NR	NR	NR	NR	NR	NR
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....		RCON M994	RCON M995	RCON M996	RCON M997	RCON M998	RCON M999	RCON N001
		NR	NR	NR	NR	NR	NR	NR
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCON N010	RCON N011	RCON N012	RCON N013	RCON N014	RCON N015	RCON N016
		NR	NR	NR	NR	NR	NR	NR
e. Credit cards.....		RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046
		NR	NR	NR	NR	NR	NR	NR
f. Automobile loans.....		RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061
		NR	NR	NR	NR	NR	NR	NR
g. Student loans.....		RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076
		NR	NR	NR	NR	NR	NR	NR
h. Other consumer loans and revolving credit plans other than credit cards.....		RCON N085	RCON N086	RCON N087	RCON N088	RCON N089	RCON N090	RCON N091
		NR	NR	NR	NR	NR	NR	NR
i. Consumer leases.....		RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106
		NR	NR	NR	NR	NR	NR	NR
j. Total.....		RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121
		NR	NR	NR	NR	NR	NR	NR

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							(Column O)	
	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	PDs Were Derived Using (1)	
	18.01–20%	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total		
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	
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.....	RCON M971	RCON M972	RCON M973	RCON M974	RCON M975	RCON M976	RCON M977	RCON M978	M.18.a
	NR	NR	NR	NR	NR	NR	NR	NR	
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCON M986	RCON M987	RCON M988	RCON M989	RCON M990	RCON M991	RCON M992	RCON M993	M.18.b
	NR	NR	NR	NR	NR	NR	NR	NR	
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCON N002	RCON N003	RCON N004	RCON N005	RCON N006	RCON N007	RCON N008	RCON N009	M.18.c
	NR	NR	NR	NR	NR	NR	NR	NR	
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON N017	RCON N018	RCON N019	RCON N020	RCON N021	RCON N022	RCON N023	RCON N024	M.18.d
	NR	NR	NR	NR	NR	NR	NR	NR	
	RCON N047	RCON N048	RCON N049	RCON N050	RCON N051	RCON N052	RCON N053	RCON N054	
e. Credit cards.....	NR	NR	NR	NR	NR	NR	NR	NR	M.18.e
	RCON N062	RCON N063	RCON N064	RCON N065	RCON N066	RCON N067	RCON N068	RCON N069	
f. Automobile loans.....	NR	NR	NR	NR	NR	NR	NR	NR	M.18.f
	RCON N077	RCON N078	RCON N079	RCON N080	RCON N081	RCON N082	RCON N083	RCON N084	
g. Student loans.....	NR	NR	NR	NR	NR	NR	NR	NR	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCON N092	RCON N093	RCON N094	RCON N095	RCON N096	RCON N097	RCON N098	RCON N099	M.18.h
	NR	NR	NR	NR	NR	NR	NR	NR	
	RCON N107	RCON N108	RCON N109	RCON N110	RCON N111	RCON N112	RCON N113	RCON N114	
i. Consumer leases.....	NR	NR	NR	NR	NR	NR	NR	NR	M.18.i
	RCON N122	RCON N123	RCON N124	RCON N125	RCON N126	RCON N127	RCON N128		
j. Total.....	NR	NR	NR	NR	NR	NR	NR		M.18.j

1 For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.

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

Schedule RC-P is to be completed by banks with at which either 1-4 family residential mortgage loan originations and purchases for resale (1) from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT81	0	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT82	770	2.
3. 1-4 family residential mortgages sold during the quarter:.....		HT83	770	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in		HT84	26,467	4.
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.c, 5.f, 5.g, and 5.i):.....		RIAD		
		HT85	13	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....		RCON		
		HT86	0	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191	0	7.a
b. For representations and warranties made to other parties.....		L192	0	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....		M288	0	7.c

¹ Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that:

- (1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
- (2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	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		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	1,846,137	G474	0	G475	1,192,628	G476	653,509	G477	0	1.
2. Not applicable											
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	0	G493	0	G494	0	G495	0	G496	0	5.a.
b. Other trading assets.....	G497	0	G498	0	G499	0	G500	0	G501	0	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).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	0	G392	0	G395	0	G396	0	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	1,846,137	G503	0	G504	1,192,628	G505	653,509	G506	0	7.
Liabilities											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Not applicable											
10. Trading liabilities:											
a. Derivative liabilities.....	3547	0	G512	0	G513	0	G514	0	G515	0	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. and 12. not applicable											
13. All other liabilities.....	G805	0	G806	0	G807	0	G808	0	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	0	G532	0	G533	0	G534	0	G535	0	14.

1 For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

Schedule RC-Q—Continued

		(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	
		RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets.....											
	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....											
	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
	TEXT										
c. G546											
	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
	TEXT										
d. G551											
	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
	TEXT										
e. G556											
	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
	TEXT										
f. G561											
	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives).....											
	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....											
	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
	TEXT										
c. G571											
	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
	TEXT										
d. G576											
	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
	TEXT										
e. G581											
	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
	TEXT										
f. G586											
	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	0	M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0	M.3.a.2.
b. Commercial and industrial loans.....	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89	0	M.3.c.
d. Other loans.....	F589	0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91	0	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93	0	M.4.c.
d. Other loans.....	F601	0	M.4.d.

Schedule RC-R

Part I – Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands		RCOA	Amount
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	74,000		1.
	RCON			
2. Retained earnings.....	3632	833,125		2.
	RCOA			
3. Accumulated other comprehensive income (AOCI).....	B530	15,829		3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	RCOA P838	1	3.a.
	RCOA	Amount		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839	0		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	922,954		5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	0		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	0		7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	0		8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (1).....	P844	(6,804)		9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) (2).....	P845			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	22,633		9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	0		9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0		9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	NR		9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	0		10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	0		10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0		11.
12. Subtotal (item 5 minus items 6 through 11).....	P852	907,125		12.

1 Institutions that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that entered '1' for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

2 Item 9.b is to be completed only by institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

Schedule RC-R — Continued

Part I - Continued

	Dollar Amounts in Thousands		RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P853	0			13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854	0			14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P855	0			15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	P856	0			16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	P857	0			17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858	0			18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	907,125			19.
Additional Tier 1 Capital					
20. Additional tier 1 capital instruments plus related surplus.....	P860	0			20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	0			22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	0			23.
24. LESS: Additional tier 1 capital deductions.....	P864	0			24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	0			25.
Tier 1 Capital					
26. Tier 1 capital (sum of items 19 and 25).....	8274	907,125			26.
Tier 2 Capital					
27. Tier 2 capital instruments plus related surplus.....	P866	0			27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0			28.
29. Total capital minority interest that is not included in tier 1 capital.....	P868	0			29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....	5310	55,964			30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW 5310	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 (1).....	RCOA Q257				31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870	55,964			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).....	RCOW P870	NR			32.b.
33. LESS: Tier 2 capital deductions.....	RCOA P872	0			33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311	55,964			34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW 5311	NR			34.b.
Total Capital					
35. a. Total capital (sum of items 26 and 34.a).....	RCOA 3792	963,089			35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW 3792	NR			35.b.

¹ Item 31 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands	RCOA	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets.....		3368	6,824,540	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....		RCOA		
		P875	0	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	6,824,540	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	4,442,433	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCOW		
		A223	NR	40.b.

Risk-Based Capital Ratios *

	Column A		Column B		
	RCOA	Percentage	RCOW	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).....	P793	20.4196%	P793	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).....	7206	20.4196%	7206	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).....	7205	21.6793%	7205	NR	43.

Leverage Capital Ratios *

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	13.2921%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure.....	H015	NR	45.a.
		Percentage	
b. Supplementary leverage ratio.....	H036	NR	45.b.

Capital Buffer *

	RCOA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	13.6793%	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW	H312	NR

	Dollar Amounts in Thousands	RCOA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:				
47. Eligible retained income		H313	NR	47.
48. Distributions and discretionary bonus payments during the quarter		H314	NR	48.

* Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (2)										
1. Cash and balances due from depository institutions.....	RCON D957 214,008	RCON S396 0	RCON D958 119,847				RCON D959 94,161	RCON S397 0	RCON D960 0	RCON S398 0
2. Securities:	RCON D961 0	RCON S399 0	RCON D962 0	RCON HJ74 0	RCON HJ75 0		RCON D963 0	RCON D964 0	RCON D965 0	RCON S400 0
a. Held-to-maturity securities.....										
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCON JA21 1,846,137	RCON S402 (6,803)	RCON D967 298,392	RCON HJ76 0	RCON HJ77 0		RCON D968 1,553,517	RCON D969 1,000	RCON D970 31	RCON S403 0
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971 68,835		RCON D972 0				RCON D973 68,835	RCON S410 0	RCON D974 0	RCON S411 0
a. Federal funds sold.....										
b. Securities purchased under agreements to resell.....	RCON H171 0	RCON H172 0								
4. Loans and leases held for sale:	RCON S413 26,467	RCON S414 0	RCON H173 0				RCON S415 26,467	RCON S416 0	RCON S417 0	
a. Residential mortgage exposures.....										
b. High volatility commercial real estate exposures.....	RCON S419 0	RCON S420 0	RCON H174 0				RCON H175 0	RCON H176 0	RCON H177 0	RCON S421 0

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (3)	
	250% (4)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCON H270	RCON S405		RCON S406				RCON H271	RCON H272
	NR	0		0				0	0
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:								RCON H273	RCON H274
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276
								0	0

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

⁴ Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

Schedule RC-R—Continued

Part II—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (5).....	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429
	0	0	0	0	0		0	0	0	0
	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437
d. All other exposures.....	0	0	0	0	0		0	0	0	0
5. Loans and leases held for investment:	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443	
a. Residential mortgage exposures.....	705,993	0	0				467,611	237,275	1,107	
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447
	11,320	0	0				0	0	0	11,320
c. Exposures past due 90 days or more or on nonaccrual (6).....	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455
	63,086	0	0	0	0		0	14,900	0	48,186
	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463
d. All other exposures.....	3,851,199	0	0	0	0		450,985	1,396,618	2,003,596	0
	RCON 3123	RCON 3123								
6. LESS: Allowance for loan and lease losses.....	90,657	90,657								

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (7)		
	250% (8)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (9).....								RCON H277 0	RCON H278 0	4.c.
d. All other exposures.....								RCON H279 0	RCON H280 0	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								RCON H281 0	RCON H282 0	5.a.
b. High volatility commercial real estate exposures.....								RCON H283 0	RCON H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (10).....								RCON H285 0	RCON H286 0	5.c.
d. All other exposures.....								RCON H287 0	RCON H288 0	5.d.
6. LESS: Allowance for loan and lease losses.....										6.

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

⁸ **Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.**

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467
7. Trading assets.....	0	0	0	0	0		0	0	0	0
	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185
8. All other assets (11).....	159,752	0	9	0	0		45,407	26,345	81,313	0
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (12)	
	250% (13)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCON H289	RCON H186	RCON H290	RCON H187				RCON H291	RCON H292
	NR	0	0	0				0	0
	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295
8. All other assets (14).....	NR	0	6,678	0				0	0
a. Separate account bank-owned life insurance.....								RCON H296	RCON H297
								0	0
b. Default fund contributions to central counterparties.....								RCON H298	RCON H299
								0	0

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

¹³ **Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.**

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
	Amount	Amount	1250%	SSFA (15)	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
0	0	0	0	0	0
b. Available-for-sale securities.....	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484
0	0	0	0	0	0
c. Trading assets.....	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489
0	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494
0	0	0	0	0	0
10. Off-balance sheet securitization exposures.....	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499
0	0	0	0	0	0

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets (16).....	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503
	6,856,142	(97,460)	418,248	0	0		2,706,983	1,676,138	2,086,047	59,506

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250% (17)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands								
11. Total balance sheet assets (16).....	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300
	NR	0	6,678	0			0	0

¹⁵ Simplified Supervisory Formula Approach.

¹⁶ For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

¹⁷ Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (18)	(Column B) Credit Equivalent Amount (19)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (20)											
12. Financial standby letters of credit.....	RCON D991 416,682	1.0	RCON D992 416,682	RCON D993 0	RCON HJ92 0	RCON HJ93 0		RCON D994 3,525	RCON D995 0	RCON D996 413,157	RCON S511 0
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997 0	0.5	RCON D998 0	RCON D999 0				RCON G603 0	RCON G604 0	RCON G605 0	RCON S512 0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606 0	0.2	RCON G607 0	RCON G608 0	RCON HJ94 0	RCON HJ95 0		RCON G609 0	RCON G610 0	RCON G611 0	RCON S513 0
15. Retained recourse on small business obligations sold with recourse.....	RCON G612 0	1.0	RCON G613 0	RCON G614 0				RCON G615 0	RCON G616 0	RCON G617 0	RCON S514 0

¹⁸ Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)		
				Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions (23).....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	16.	
	0	1.0	0	0	0	0		0	0	0	0	0	
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524		17.
	8,801	1.0	8,801	0				0	0	8,801	0		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less.....	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531		18.a.
	22,685	0.2	4,537	0	0	0		0	0	4,537	0		
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539		18.b.
	936,883	0.5	468,442	0	0	0		0	0	468,442	0		
19. Unconditionally cancelable commitments	RCON S540		RCON S541										19.
	0	0.0	0										
20. Over-the-counter derivatives			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	20.	
			0	0	0	0	0	0	0	0	0		
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	20.	
			0	0	0	0		0	0	0	0		
21. Centrally cleared derivatives												21.	
22. Unsettled transactions (failed trades) (24)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197	22.	
	0			0				0	0	0	0		

21 Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (25)		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (26).....				RCON H301	RCON H302	
				0	0	16.
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCON H303	RCON H304	
a. Original maturity of one year or less.....				0	0	18.a.
b. Original maturity exceeding one year				RCON H307	RCON H308	
				0	0	18.b.
19. Unconditionally cancelable commitments						19.
				RCON H309	RCON H310	
20. Over-the-counter derivatives				0	0	20.
21. Centrally cleared derivatives			21.			
22. Unsettled transactions (failed trades) (27).....	RCON H198	RCON H199	RCON H200			
	0	0	0	22.		

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561
	418,248	0	0	0	2,710,508	1,676,138	2,980,984	59,506
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572
	0	0	0	0	542,102	838,069	2,980,984	89,259

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250% (28)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568
	NR	0	6,678	0	0	0	0
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
	NR	0	26,712	0	0	0	0

	Totals	
Dollar Amounts in Thousands	RCON	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	4,477,126
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	0
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (29).....	B704	4,477,126
29. LESS: Excess allowance for loan and lease losses	A222	34,693
30. LESS: Allocated transfer risk reserve .....	.3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	4,442,433

²⁸ Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	
RCON	Amount
G642	0

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules M.1.

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

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans		(Columns B - F) Not applicable		(Column C) All Other Loans, All Leases, and All other Assets	
	Dollar Amounts in Thousands					
	RCON	Amount	RCON	Amount	RCON	Amount
Bank Securitization Activities						
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	B705	0			B711	0 1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	HU09	0			HU15	0 2.
3. Not applicable						
4. Past due loan amounts included in item 1:						
a. 30-89 days past due.....	B733	0			B739	0 4.a.
b. 90 days or more past due.....	B740	0			B746	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):						
a. Charge-offs.....	RIAD				RIAD	
b. Recoveries.....	B747	0			B753	0 5.a.
	B754	0			B760	0 5.b.
<i>Item 6 is to be completed by banks with \$10 billion or more total assets. (1)</i>						
6. Amount of ownership (or seller's) interests carried as:.....					RCON	
7. and 8. Not applicable					HU19	NR 6.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions						
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.....	RCON					
	B776	0			B782	0 9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>						
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	B783	NR			B789	NR 10.
Bank Asset Sales						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	B790	0			B796	2,092 11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	B797	0			B803	2,092 12.

¹ The \$10 billion asset size test is based on total assets reported in the June 30, 2017, Report of Condition.

Schedule RC-S—Continued

Memoranda

	RCON	Amount	
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	45,659	M.2.b.
c. Other financial assets (includes home equity lines) (1).....	A591	2,092	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).....	F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets. (2)</i>			
3. Asset-backed commercial paper conduits: (2)			
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:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.	B806	NR	M.3.a1.
(2) Conduits sponsored by other unrelated institutions	B807	NR	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808	NR	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....	B809	NR	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column G (2,3).....	C407	0	M.4.

¹ Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

² The \$10 billion asset size test is based on total assets reported in the June 30, 2017, Report of Condition.

³ Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	RCON A345	YES / NO YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCON A346	YES	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).....	RCON B867	YES	3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts.....	0	0	0	0	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCON B872 0	RCON B873 0	RCON B874 0	RCON B875 0	5.a.
b. Employee benefit - defined benefit.....	RCON B876 0	RCON B877 0	RCON B878 0	RCON B879 0	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880 0	RCON B881 0	RCON B882 0	RCON B883 0	5.c.
6. Corporate trust and agency accounts.....	RCON B884 594,684	RCON B885 0	RCON C001 1,552	RCON C002 0	6.
7. Investment management and investment advisory agency accounts.....	RCON B886 0	RCON J253 0	RCON B888 0	RCON J254 0	7.
8. Foundation and endowment trust and agency accounts..	RCON J255 0	RCON J256 0	RCON J257 0	RCON J258 0	8.
9. Other fiduciary accounts.....	RCON B890 0	RCON B891 0	RCON B892 0	RCON B893 0	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894 594,684	RCON B895 0	RCON B896 1,552	RCON B897 0	10.

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
11. Custody and safekeeping accounts.....		RCON B898 0		RCON B899 0	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCON J259 0	RCON J260 0	RCON J261 0	RCON J262 0	13.

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and related services income					
14. Personal trust and agency accounts.....			B904	0	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	0	15.c.
16. Corporate trust and agency accounts.....			A479	204	16.
17. Investment management and investment advisory agency accounts.....			J315	0	17.
18. Foundation and endowment trust and agency accounts.....			J316	0	18.
19. Other fiduciary accounts.....			A480	0	19.
20. Custody and safekeeping accounts.....			B909	6	20.
21. Other fiduciary and related services income.....			B910	0	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	210	22.
23. Less: Expenses.....			C058	0	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	0	25.
26. Net fiduciary and related services income.....			A491	NR	26.

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263	0	J264	0	J265	1,412	M.1.a.
b. Interest-bearing deposits.....	J266	0	J267	0	J268	387,685	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	0	J270	0	J271	63,734	M.1.c.
d. State, county, and municipal obligations.....	J272	0	J273	0	J274	0	M.1.d.
e. Money market mutual funds.....	J275	0	J276	0	J277	0	M.1.e.
f. Equity mutual funds.....	J278	0	J279	0	J280	0	M.1.f.
g. Other mutual funds.....	J281	0	J282	0	J283	0	M.1.g.
h. Common trust funds and collective investment funds.....	J284	0	J285	0	J286	0	M.1.h.
i. Other short-term obligations.....	J287	0	J288	0	J289	72,845	M.1.i.
j. Other notes and bonds.....	J290	0	J291	0	J292	51,467	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	0	J294	0	J295	0	M.1.k.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. l. Other common and preferred stocks.....	J296	0	J297	0	J298	0	M.1.i.
m. Real estate mortgages.....	J299	0	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	0	J303	0	J304	0	M.1.n.
o. Miscellaneous assets.....	J305	0	J306	0	J307	0	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	0	J309	0	J310	577,143	M.1.p.

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:			RCON B928		
a. Corporate and municipal trusteeships.....	B927	77	666,481		M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	NR	NR		M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	NR			M.2.b.

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

Memorandum item 3.h only is to be completed by banks with collective investment funds and common trust funds with a total market value of less than \$1 billion as of the preceding December 31.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	B931	NR	B932	NR	M.3.a.
b. International/Global equity.....	B933	NR	B934	NR	M.3.b.
c. Stock/Bond blend.....	B935	NR	B936	NR	M.3.c.
d. Taxable bond.....	B937	NR	B938	NR	M.3.d.
e. Municipal bond.....	B939	NR	B940	NR	M.3.e.
f. Short-term investments/Money market.....	B941	NR	B942	NR	M.3.f.
g. Specialty/Other.....	B943	NR	B944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	0	B946	0	M.3.h.

Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCON	Amount	RCON	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	0	1.a.
b. Securities not held for trading.....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank.					
a. Other borrowed money.....	JF92	0	JF85	0	2.a.
b. Other liabilities.....	JF93	0	JF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	K033	0	JF88	0	4.
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15 and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS** Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated

statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments?.....

RCON	YES / NO
6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):
(TEXT 6980)