BANK OF NORTH DAKOTA
BALANCE SHEETS
SEPTEMBER 30, 2017 and 2016
Unaudited

	(In Thousands)	
	2017	**2016**
CASH AND DUE FROM BANKS	252,090	276,303
FFS & SEC PURCH UNDER REPOS	58,730	45,625
SECURITIES	1,547,529	2,194,250
LOANS	4,886,071	4,735,866
LESS: ALLOW. FOR LOAN LOSS	(84,330)	(72,643)
	4,801,741	4,663,223
OTHER ASSETS	92,451	86,756
TOTAL ASSETS	6,752,541	7,266,157
DEPOSITS		
NON-INTEREST BEARING	606,957	633,376
INTEREST BEARING	4,174,750	4,366,708
	4,781,707	5,000,084
FEDERAL FUNDS PURCHASED AND **REPURCHASE AGREEMENTS**	151,925	171,885
SHORT AND LONG-TERM DEBT	940,304	1,222,218
OTHER LIABILITIES	10,168	20,568
TOTAL LIABILITIES	5,884,104	6,414,755
EQUITY	868,437	851,402
TOTAL LIAB. AND EQUITY	6,752,541	7,266,157

BANK OF NORTH DAKOTA
STATEMENTS OF INCOME
SEPTEMBER 30, 2017 AND 2016
Unaudited

	(In Thousands)	
	2017	**2016**
INTEREST INCOME		
FEDERAL FUNDS SOLD	1,116	824
SECURITIES	22,530	26,315
LOANS	142,077	129,856
	165,723	156,995
INTEREST EXPENSE		
DEPOSITS	7,752	8,888
FEDERAL FUNDS PURCHASED AND		
REPURCHASE AGREEMENTS	1,949	562
SHORT AND LONG-TERM DEBT	17,611	15,745
	27,312	25,195
NET INTEREST INCOME	138,411	131,800
PROVISION FOR LOAN LOSSES	7,500	5,500
NET INTEREST INCOME AFTER		
PROV FOR LOAN LOSSES	130,911	126,300
NONINTEREST INCOME	4,774	5,065
NONINTEREST EXPENSE		
SALARIES AND BENEFITS	12,459	12,027
DATA PROCESSING	3,651	4,260
OCCUPANCY AND EQUIPMENT	757	636
OTHER OPERATING EXPENSES	4,715	5,221
	21,582	22,144
NET INCOME	114,103	109,221

Bank of North Dakota is pleased to provide its risk-based capital ratios as of September 30, 2017. 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	12.76%	5.00%
Tier One Risk-Based Capital Ratio	20.03%	8.00%
Total Risk-Based Capital Ratio	21.29%	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.

	(Dollar Amounts in Thousands)	
	9/30/2017	9/30/2016
Tier One Capital	$860,790	$841,062
Total Risk Based Capital	914,893	895,486
Total Risk Weighted Assets	4,298,024	4,335,676
Net Income (Annualized)	152,555	146,028
Average Assets	6,910,942	7,326,255
Average Equity	864,873	804,897
Total Gross Loans	4,886,071	4,735,866
Past Due Loans	105,100	117,324
Nonperforming Loans	21,473	23,284
Allowance for Loan Losses	84,331	72,643
Return on Average Assets (Annualized)	2.21%	1.99%
Return on Average Equity (Annualized)	17.64%	18.14%
Past Due Loans/Total Loans	2.15%	2.48%
Nonperforming Loans/Total Loans	0.44%	0.49%
Allowance for Loan Losses/Total Loans	1.73%	1.53%

Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Approval expires September 30, 2019

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, 2017**   (20170930)

(RCON 9999)

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

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

This report form is to be filed by banks with domestic offices only except those banks that file the FFIEC 051. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

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)

Report Type (RCON C752)	FFIEC041
FDIC Certificate Number	90374

(RSSD 9050)

ND   58506

State Abbrev. (RSSD 9200)   ZIP Code (RSSD 9220)

Schedule 01 ENT - Bank Demographic Information

1.	Reporting date	RCON9999	20170930
2.	FDIC certificate number	RSSD9050	90374
3.	Legal title of bank	RSSD9017	Bank of North Dakota
4.	City	RSSD9130	Bismarck
5.	State abbreviation	RSSD9200	ND
6.	Zip code	RSSD9220	58506
7.	Legal Entity Identifier (LEI) (Report only if your institution already has an LEI	RCON9224	

Schedule 02 CI - Contact Information

1.		Contact Information for the Reports of Condition and Income		
	1.a.	Chief Financial Officer (or Equivalent) Signing the Reports		
		1.a.1. Name	TEXTC490	Tim Porter
		1.a.2. Title	TEXTC491	Chief Financial Officer
		1.a.3. E-mail Address	TEXTC492	tcporter@nd.gov
		1.a.4. Telephone	TEXTC493	701-328-5650
		1.a.5. FAX	TEXTC494	701-328-5793
	1.b.	Other Person to Whom Questions about the Reports Should be Directed		
		1.b.1. Name	TEXTC495	Jason Johnson
		1.b.2. Title	TEXTC496	Controller
		1.b.3. E-mail Address	TEXT4086	jasonjohnson@nd.gov
		1.b.4. Telephone	TEXT8902	701-328-5752
		1.b.5. FAX	TEXT9116	701-328-5793
2.		Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed		
	2.a.	Name and Title	TEXTB962	Tim Porter, Chief Financial Officer
	2.b.	E-mail Address	TEXTB926	tcporter @nd.gov
	2.c.	Telephone	TEXTB963	701-328-5650
	2.d.	FAX	TEXTB964	701-328-5793
3.		Emergency Contact Information		
	3.a.	Primary Contact		
		3.a.1. Name	TEXTC366	Eric Hardmeyer
		3.a.2. Title	TEXTC367	President & CEO
		3.a.3. E-mail Address	TEXTC368	ehardmeyer@nd.gov
		3.a.4. Telephone	TEXTC369	701-328-5674
		3.a.5. FAX	TEXTC370	701-328-5855
	3.b.	Secondary Contact		
		3.b.1. Name	TEXTC371	Jason Johnson
		3.b.2. Title	TEXTC372	Controller
		3.b.3. E-mail Address	TEXTC373	jasonjohnson@nd.gov
		3.b.4. Telephone	TEXTC374	701-328-5752
		3.b.5. FAX	TEXTC375	701-328-5793
4.		USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information		
	4.a.	Primary Contact		
		4.a.1. Name	TEXTC437	Jennifer Lang
		4.a.2. Title	TEXTC438	Compliance Officer
		4.a.3. E-mail Address	TEXTC439	jenniferlang@nd.gov
		4.a.4. Telephone	TEXTC440	701-328-5816
	4.b.	Secondary Contact		
		4.b.1. Name	TEXTC442	Jeff Weiler
		4.b.2. Title	TEXTC443	Chief Risk Officer
		4.b.3. E-mail Address	TEXTC444	jweiler@nd.gov
		4.b.4. Telephone	TEXTC445	701-328-5756
	4.c.	Third Contact		
		4.c.1. Name	TEXTC870	
		4.c.2. Title	TEXTC871	
		4.c.3. E-mail Address	TEXTC872	
		4.c.4. Telephone	TEXTC873	
	4.d.	Fourth Contact		
		4.d.1. Name	TEXTC875	
		4.d.2. Title	TEXTC876	
		4.d.3. E-mail Address	TEXTC877	
		4.d.4. Telephone	TEXTC878	
5.		Chief Executive Officer Contact Information		
	5.a.	Chief Executive Officer		
		5.a.1. Name	TEXTFT42	Eric Hardmeyer
		5.a.2. E-mail Address	TEXTFT44	ehardmeyer@nd.gov
		5.a.3. Telephone	TEXTFT43	701-328-5674
		5.a.4. FAX	TEXTFT45	701-328-5855

Schedule 03 RI - Income Statement

1.	Interest income:		
	1.a.	Interest and fee income on loans:	
		1.a.1. Loans secured by real estate:	
		1.a.1.a. Loans secured by 1-4 family residential properties	RIAD4435	21,866
		1.a.1.b. All other loans secured by real estate	RIAD4436	46,684
		1.a.2. Commercial and industrial loans	RIAD4012	9,522
		1.a.3. Loans to individuals for household, family, and other personal expenditures:	
		1.a.3.a. Credit cards	RIADB485	0
		1.a.3.b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RIADB486	40,162
		1.a.4. Not applicable	
		1.a.5. All other loans [1]	RIAD4058	23,770
		1.a.6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	142,004
	1.b.	Income from lease financing receivables	RIAD4065	0
	1.c.	Interest income on balances due from depository institutions [2]	RIAD4115	682
	1.d.	Interest and dividend income on securities:	
		1.d.1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	11,845
		1.d.2. Mortgage-backed securities	RIADB489	9,296
		1.d.3. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	47
	1.e.	Not applicable	
	1.f.	Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	440
	1.g.	Other interest income	RIAD4518	1,249
	1.h.	Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107	165,563
2.	Interest expense:		
	2.a.	Interest on deposits:	
		2.a.1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	729
		2.a.2. Nontransaction accounts:	
		2.a.2.a. Savings deposits (includes MMDAs)	RIAD0093	1,961
		2.a.2.b. Time deposits of $250,000 or less	RIADHK03	169
		2.a.2.c. Time deposits of more than $250,000	RIADHK04	4,893
	2.b.	Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	1,949
	2.c.	Interest on trading liabilities and other borrowed money	RIAD4185	17,610
	2.d.	Interest on subordinated notes and debentures	RIAD4200	0
	2.e.	Total interest expense (sum of items 2.a through 2.d)	RIAD4073	27,311
3.	Net interest income (item 1.h minus 2.e)	RIAD4074	138,252
4.	Provision for loan and lease losses	RIAD4230	7,500
5.	Noninterest income:		
	5.a.	Income from fiduciary activities [3]	RIAD4070	190
	5.b.	Service charges on deposit accounts	RIAD4080	551
	5.c.	Trading revenue [4]	RIADA220	0
	5.d.		
		5.d.1. Fees and commissions from securities brokerage	RIADC886	0
		5.d.2. Investment banking, advisory, and underwriting fees and commissions	RIADC888	0
		5.d.3. Fees and commissions from annuity sales	RIADC887	0
		5.d.4. Underwriting income from insurance and reinsurance activities	RIADC386	0
		5.d.5. Income from other insurance activities	RIADC387	0
	5.e.	Venture capital revenue	RIADB491	161
	5.f.	Net servicing fees	RIADB492	1,544
	5.g.	Net securitization income	RIADB493	0
	5.h.	Not applicable	
	5.i.	Net gains (losses) on sales of loans and leases	RIAD5416	68
	5.j.	Net gains (losses) on sales of other real estate owned	RIAD5415	-35
	5.k.	Net gains (losses) on sales of other assets [5]	RIADB496	0
	5.l.	Other noninterest income [6]	RIADB497	2,326
	5.m.	Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	4,805
6.			
	6.a.	Realized gains (losses) on held-to-maturity securities	RIAD3521	0
	6.b.	Realized gains (losses) on available-for-sale securities	RIAD3196	-55
7.	Noninterest expense:		
	7.a.	Salaries and employee benefits	RIAD4135	12,459
	7.b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	857
	7.c.		
		7.c.1. Goodwill impairment losses	RIADC216	0
		7.c.2. Amortization expense and impairment losses for other intangible assets	RIADC232	0
	7.d.	Other noninterest expense [6]	RIAD4092	8,083
	7.e.	Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	21,399
8.	Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301	114,103
9.	Applicable income taxes (on item 8)	RIAD4302	0
10.	Income (loss) before discontinued operations (item 8 minus item 9)	RIAD4300	114,103
11.	Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations)	RIADFT28	0
12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	114,103
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	0
14.	Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	114,103
M.1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	0

Schedule 03 RI - Income Statement

M.2.	Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. [7] Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	0
M.3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	9,091
M.4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	47
M.5.	Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	176
M.6.	Memorandum item 6 is to be completed by: banks with $300 million or more in total assets, and banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.[7] Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	RIAD4024	7,046
M.7.	If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) [8]	RIAD9106	0
M.8.	Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):		
	M.8.a. Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $10 million or more for any quarter of the preceding calendar year. Interest rate exposures	RIAD8757	0
	M.8.b. Foreign exchange exposures	RIAD8758	0
	M.8.c. Equity security and index exposures	RIAD8759	0
	M.8.d. Commodity and other exposures	RIAD8760	0
	M.8.e. Credit exposures	RIADF186	0
	M.8.f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):		
	M.8.f.1. Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.[7] Gross credit valuation adjustment (CVA)	RIADFT36	0
	M.8.f.2. CVA hedge	RIADFT37	0
	M.8.g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):		
	M.8.g.1. Gross debit valuation adjustment (DVA)	RIADFT38	0
	M.8.g.2. DVA hedge	RIADFT39	0
	M.8.h. Gross trading revenue, before including positive or negative net CVA and net DVA	RIADFT40	0
M.9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
	M.9.a. Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets.[6] Net gains (losses) on credit derivatives held for trading	RIADC889	0
	M.9.b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	0
M.10.	To be completed by banks with $300 million or more in total assets:[7] Credit losses on derivatives (see instructions)	RIADA251	0
M.11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	NO
M.12.	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. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	0
M.13.	Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
	M.13.a. Net gains (losses) on assets	RIADF551	0
	M.13.a.1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	0
	M.13.b. Net gains (losses) on liabilities	RIADF553	0
	M.13.b.1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	0
M.14.	Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities reconized in earnings (included in Schedule RI, items 6.a and 6.b)	RIADJ321	0
M.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):		
	M.15.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	RIADH032	0
	M.15.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	RIADH033	0
	M.15.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	RIADH034	0
	M.15.d. All other service charges on deposit accounts	RIADH035	0

[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.'

Schedule 03 RI - Income Statement

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

[3] 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.

[4] 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.

[5] 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.

[6] Describe on Schedule RI-E-Explanations.

[7] The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

[8] For example, a bank acquired on March 1, 2017, would report 20170301.

Schedule 04 RI-A - Changes in Bank Equity Capital

1.	Total bank equity capital most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	875,733
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors [2]	RIADB507	0
3.	Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	875,733
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	114,103
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0
6.	Treasury stock transactions, net	RIADB510	0
7.	Changes incident to business combinations, net	RIAD4356	0
8.	LESS: Cash dividends declared on preferred stock	RIAD4470	0
9.	LESS: Cash dividends declared on common stock	RIAD4460	116,809
10.	Other comprehensive income [1]	RIADB511	-4,591
11.	Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) [2]	RIAD4415	0
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	868,436

[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.

[2] Describe on Schedule RI-E-Explanations.

Schedule 05 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

Section 1

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.	(Column A) Charge-offs Calendar year-to-date [1]		(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:				
1.a. Construction, land development, and other land loans:				
1.a.1. 1-4 family residential construction loans	RIADC891	0	RIADC892	0
1.a.2. Other construction loans and all land development and other land loans	RIADC893	210	RIADC894	24
1.b. Secured by farmland	RIAD3584	0	RIAD3585	0
1.c. Secured by 1-4 family residential properties:				
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	0	RIAD5412	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:				
1.c.2.a. Secured by first liens	RIADC234	166	RIADC217	0
1.c.2.b. Secured by junior liens	RIADC235	0	RIADC218	0
1.d. Secured by multifamily (5 or more) residential properties	RIAD3588	1,038	RIAD3589	0
1.e. Secured by nonfarm nonresidential properties:				
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	100	RIADC896	10
1.e.2. Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	0
2. Not applicable				
3. Not applicable				
4. Commercial and industrial loans	RIAD4638	55	RIAD4608	7
5. Loans to individuals for household, family, and other personal expenditures:				
5.a. Credit cards	RIADB514	0	RIADB515	0
5.b. Automobile loans	RIADK129	0	RIADK133	0
5.c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	390	RIADK206	1
6. Not applicable				
7. All other loans [2]	RIAD4644	0	RIAD4628	0
8. Lease financing receivables	RIAD4266	0	RIAD4267	0
9. Total (sum of items 1 through 8)	RIAD4635	1,959	RIAD4605	42
M.1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	55	RIAD5410	2
M.2. Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets:[3]				
M.2.a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	0	RIAD4662	0
M.2.b. Not applicable				
M.2.c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	0	RIAD4618	0
M.2.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	RIADF185	0	RIADF187	0
M.3. Memorandum item 3 is to be completed by 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:[3] Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0

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

[3] The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

Schedule 05 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Section 2

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

RIADC388	0

Schedule 06 RI-B Part II - Changes in Allowance for Loan and Lease Losses

1.	Balance most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	78,747
2.	Recoveries (must equal part I, item 9, column B, above)	RIAD4605	42
3.	LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	1,959
4.	LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0
5.	Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	7,500
6.	Adjustments (see instructions for this schedule) [1]	RIADC233	0
7.	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	84,330
M.1.	Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0
M.2.	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. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0
M.3.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	0
M.4.	Memorandum item 4 is to be completed by all banks. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above)	RIADC781	0

[1] Describe on Schedule RI-E-Explanations.

Schedule 07 RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule RI-C is 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)	
1.　Real estate loans:												
1.a.　Construction loans	RCONM708	3,428	RCONM709	419	RCONM710	190,189	RCONM711	3,348	RCONM712	0	RCONM713	0
1.b.　Commercial real estate loans	RCONM714	76,388	RCONM715	9,959	RCONM716	1,293,029	RCONM717	31,425	RCONM719	0	RCONM720	0
1.c.　Residential real estate loans	RCONM721	3,915	RCONM722	0	RCONM723	749,125	RCONM724	2,112	RCONM725	0	RCONM726	0
2.　Commercial loans [2]	RCONM727	32,565	RCONM728	3,973	RCONM729	1,142,243	RCONM730	21,142	RCONM731	0	RCONM732	0
3.　Credit cards	RCONM733	0	RCONM734	0	RCONM735	0	RCONM736	0	RCONM737	0	RCONM738	0
4.　Other consumer loans	RCONM739	69	RCONM740	69	RCONM741	1,395,120	RCONM742	870	RCONM743	0	RCONM744	0
5.　Unallocated, if any							RCONM745	11,013				
6.　Total (for each column, sum of items 1.a through 5) [3]	RCONM746	116,365	RCONM747	14,420	RCONM748	4,769,706	RCONM749	69,910	RCONM750	0	RCONM751	0

[1] The $1 billion asset size test is generally based on the total assets reported on the June 30, 2016, 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 08 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 extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

1.	Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 5.l:		
1.a.	Income and fees from the printing and sale of checks	RIADC013	0
1.b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0
1.c.	Income and fees from automated teller machines (ATMs)	RIADC016	0
1.d.	Rent and other income from other real estate owned	RIAD4042	0
1.e.	Safe deposit box rent	RIADC015	0
1.f.	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0
1.g.	Bank card and credit card interchange fees	RIADF555	154
1.h.	Gains on bargain purchases	RIADJ447	0
1.i.	Income and fees from wire transfers	RIADT047	0
1.j.	Disclose component and the dollar amount of that component:		
1.j.1.	Describe component	TEXT4461	NDGSLP Fee
1.j.2.	Amount of component	RIAD4461	1,265
1.k.	Disclose component and the dollar amount of that component:		
1.k.1.	Describe component	TEXT4462	Letters of Credit Fees
1.k.2.	Amount of component	RIAD4462	382
1.l.	Disclose component and the dollar amount of that component:		
1.l.1.	Describe component	TEXT4463	
1.l.2.	Amount of component	RIAD4463	0
2.	Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 7.d:		
2.a.	Data processing expenses	RIADC017	3,651
2.b.	Advertising and marketing expenses	RIAD0497	612
2.c.	Directors' fees	RIAD4136	11
2.d.	Printing, stationery, and supplies	RIADC018	105
2.e.	Postage	RIAD8403	327
2.f.	Legal fees and expenses	RIAD4141	96
2.g.	FDIC deposit insurance assessments	RIAD4146	0
2.h.	Accounting and auditing expenses	RIADF556	223
2.i.	Consulting and advisory expenses	RIADF557	136
2.j.	Automated teller machine (ATM) and interchange expenses	RIADF558	0
2.k.	Telecommunications expenses	RIADF559	171
2.l.	Other real estate owned expenses	RIADY923	0
2.m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	RIADY924	0
2.n.	Disclose component and the dollar amount of that component:		
2.n.1.	Describe component	TEXT4464	Loan Servicing Fee
2.n.2.	Amount of component	RIAD4464	701
2.o.	Disclose component and the dollar amount of that component:		
2.o.1.	Describe component	TEXT4467	Loan Collection Expenses
2.o.2.	Amount of component	RIAD4467	283
2.p.	Disclose component and the dollar amount of that component:		
2.p.1.	Describe component	TEXT4468	Correspondent Fees
2.p.2.	Amount of component	RIAD4468	579
3.	Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):		
3.a.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.a.1.	Describe component	TEXTFT29	
3.a.2.	Amount of component	RIADFT29	0
3.a.3.	Applicable income tax effect	RIADFT30	0
3.b.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.b.1.	Describe component	TEXTFT31	
3.b.2.	Amount of component	RIADFT31	0
3.b.3.	Applicable income tax effect	RIADFT32	0
4.	Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):		
4.a.	Disclose component and the dollar amount of that component:		
4.a.1.	Describe component	TEXTB526	
4.a.2.	Amount of component	RIADB526	0
4.b.	Disclose component and the dollar amount of that component:		
4.b.1.	Describe component	TEXTB527	
4.b.2.	Amount of component	RIADB527	0
5.	Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):		
5.a.	Disclose component and the dollar amount of that component:		
5.a.1.	Describe component	TEXT4498	
5.a.2.	Amount of component	RIAD4498	0
5.b.	Disclose component and the dollar amount of that component:		
5.b.1.	Describe component	TEXT4499	
5.b.2.	Amount of component	RIAD4499	0
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):		
6.a.	Disclose component and the dollar amount of that component:		
6.a.1.	Describe component	TEXT4521	
6.a.2.	Amount of component	RIAD4521	0
6.b.	Disclose component and the dollar amount of that component:		
6.b.1.	Describe component	TEXT4522	
6.b.2.	Amount of component	RIAD4522	0
7.	Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		
7.a.	Comments?	RIAD4769	
7.b.	Other explanations	TEXT4769	

Schedule 08 RI-E - Explanations

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

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the caption for Schedule RI-E, item 3, will be removed at a later date.

Schedule 09 RC - Balance Sheet

1.	Cash and balances due from depository institutions (from Schedule RC-A):			
	1.a. Noninterest-bearing balances and currency and coin [1]	RCON0081		147,269
	1.b. Interest-bearing balances [2]	RCON0071		104,821
2.	Securities:			
	2.a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754		0
	2.b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773		1,495,605
3.	Federal funds sold and securities purchased under agreements to resell:			
	3.a. Federal funds sold	RCONB987		58,730
	3.b. Securities purchased under agreements to resell [3]	RCONB989		0
4.	Loans and lease financing receivables (from Schedule RC-C):			
	4.a. Loans and leases held for sale	RCON5369		0
	4.b. Loans and leases held for investment	RCONB528		4,886,071
	4.c. LESS: Allowance for loan and lease losses	RCON3123		84,330
	4.d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCONB529		4,801,741
5.	Trading assets (from Schedule RC-D)	RCON3545		0
6.	Premises and fixed assets (including capitalized leases)	RCON2145		10,817
7.	Other real estate owned (from Schedule RC-M)	RCON2150		1,111
8.	Investments in unconsolidated subsidiaries and associated companies	RCON2130		0
9.	Direct and indirect investments in real estate ventures	RCON3656		0
10.	Intangible assets:			
	10.a. Goodwill	RCON3163		0
	10.b. Other intangible assets (from Schedule RC-M)	RCON0426		0
11.	Other assets (from Schedule RC-F)	RCON2160		132,447
12.	Total assets (sum of items 1 through 11)	RCON2170		6,752,541
13.	Deposits:			
	13.a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200		4,781,707
	13.a.1. Noninterest-bearing [4]	RCON6631		606,957
	13.a.2. Interest-bearing	RCON6636		4,174,750
	13.b. Not applicable			
14.	Federal funds purchased and securities sold under agreements to repurchase:			
	14.a. Federal funds purchased [5]	RCONB993		151,925
	14.b. Securities sold under agreements to repurchase [6]	RCONB995		0
15.	Trading liabilities (from Schedule RC-D)	RCON3548		0
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190		940,304
17.	Not applicable			
18.	Not applicable			
19.	Subordinated notes and debentures [7]	RCON3200		0
20.	Other liabilities (from Schedule RC-G)	RCON2930		10,168
21.	Total liabilities (sum of items 13 through 20)	RCON2948		5,884,104
22.	Not applicable			
23.	Perpetual preferred stock and related surplus	RCON3838		0
24.	Common stock	RCON3230		2,000
25.	Surplus (exclude all surplus related to preferred stock)	RCON3839		72,000
26.				
	26.a. Retained earnings	RCON3632		786,790
	26.b. Accumulated other comprehensive income [8]	RCONB530		7,647
	26.c. Other equity capital components [9]	RCONA130		0
27.				
	27.a. Total bank equity capital (sum of items 23 through 26.c)	RCON3210		868,437
	27.b. Noncontrolling (minority) interests in consolidated subsidiaries	RCON3000		0
28.	Total equity capital (sum of items 27.a and 27.b)	RCONG105		868,437
29.	Total liabilities and equity capital (sum of items 21 and 28)	RCON3300		6,752,541
M.1.	To be reported with the March Report of Condition. 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 2016	RCON6724		
M.2.	To be reported with the March Report of Condition. Bank's fiscal year-end date (report the date in MMDD format)	RCON8678		0

1a = An integrated audit of the reporting institutions 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 and 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 ba 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

[1] Includes cash items in process of collection and unposted debits.
[2] Includes time certificates of deposit not held for trading.
[3] Includes all securities resale agreements, regardless of maturity.
[4] Includes noninterest-bearing demand, time and savings deposits.
[5] Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, 'Other borrowed money.'
[6] Includes all securities repurchase agreements, regardless of maturity.
[7] Includes limited-life preferred stock and related surplus.
[8] 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 minimum pension liability adjustments.

Schedule 09 RC - Balance Sheet

[9] Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule 10 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.

1.	Cash items in process of collection, unposted debits, and currency and coin:			
	1.a.	Cash items in process of collection and unposted debits	RCON0020	129,445
	1.b.	Currency and coin	RCON0080	16,444
2.	Balances due from depository institutions in the U.S:			
	2.a.	U.S. branches and agencies of foreign banks	RCON0083	0
	2.b.	Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	1,718
3.	Balances due from banks in foreign countries and foreign central banks:			
	3.a.	Foreign branches of other U.S. banks	RCON0073	0
	3.b.	Other banks in foreign countries and foreign central banks	RCON0074	0
4.	Balances due from Federal Reserve Banks		RCON0090	104,484
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		RCON0010	252,091

[1] The $300 million asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule 11 RC-B - Securities

Exclude assets held for trading.

Section 1

	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities	RCON0211	0	RCON0213	0	RCON1286	19,959	RCON1287	19,981
2. U.S. Government agency obligations (exclude mortgage-backed securities):								
2.a. Issued by U.S. Government agencies [1]	RCON1289	0	RCON1290	0	RCON1291	145,801	RCON1293	148,660
2.b. Issued by U.S. Government-sponsored agencies [2]	RCON1294	0	RCON1295	0	RCON1297	740,864	RCON1298	742,742
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	0	RCON8497	0	RCON8498	4,130	RCON8499	4,130
4. Mortgage-backed securities (MBS):								
4.a. Residential mortgage pass-through securities:								
4.a.1. Guaranteed by GNMA	RCONG300	0	RCONG301	0	RCONG302	3,774	RCONG303	3,892
4.a.2. Issued by FNMA and FHLMC	RCONG304	0	RCONG305	0	RCONG306	199,463	RCONG307	200,557
4.a.3. Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0
4.b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
4.b.1. Issued or guaranteed by U.S. Government agencies or sponsored agencies [3]	RCONG312	0	RCONG313	0	RCONG314	56,134	RCONG315	56,462
4.b.2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [3]	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0
4.b.3. All other residential MBS	RCONG320	0	RCONG321	0	RCONG322	51	RCONG323	52
4.c. Commercial MBS:								
4.c.1. Commercial mortgage pass-through securities:								
4.c.1.a. Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0
4.c.1.b. Other pass-through securities	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0
4.c.2. Other commercial MBS:								
4.c.2.a. Issued or guaranteed by U.S. Government agencies or sponsored agencies [3] ...	RCONK150	0	RCONK151	0	RCONK152	318,678	RCONK153	319,129
4.c.2.b. All other commercial MBS	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0
5. Asset-backed securities and structured financial products:								
5.a. Asset-backed securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0
5.b. Structured financial products:								
5.b.1. Cash	RCONG336	0	RCONG337	0	RCONG338	0	RCONG339	0
5.b.2. Synthetic	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0
5.b.3. Hybrid	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0
6. Other debt securities:								
6.a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0
6.b. Other foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0
7. Investments in mutual funds and other equity securities with readily determinable fair values [4]					RCONA510	0	RCONA511	0
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON1754	0	RCON1771	0	RCON1772	1,488,854	RCON1773	1,495,605

[1] Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

[2] Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

[3] 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).

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

Schedule 11 RC-B - Securities

Section 2

M.1.	Pledged securities [1]	RCON0416	692,894
M.2.	Maturity and repricing data for debt securities (excluding those in nonaccrual status): [1,2]		
	M.2.a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: [3,4]		
	M.2.a.1. Three months or less	RCONA549	167,820
	M.2.a.2. Over three months through 12 months	RCONA550	234,094
	M.2.a.3. Over one year through three years	RCONA551	513,599
	M.2.a.4. Over three years through five years	RCONA552	0
	M.2.a.5. Over five years through 15 years	RCONA553	0
	M.2.a.6. Over 15 years	RCONA554	0
	M.2.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]		
	M.2.b.1. Three months or less	RCONA555	102,536
	M.2.b.2. Over three months through 12 months	RCONA556	16,214
	M.2.b.3. Over one year through three years	RCONA557	68,615
	M.2.b.4. Over three years through five years	RCONA558	8,671
	M.2.b.5. Over five years through 15 years	RCONA559	8,046
	M.2.b.6. Over 15 years	RCONA560	367
	M.2.c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: [6]		
	M.2.c.1. Three years or less	RCONA561	321,191
	M.2.c.2. Over three years	RCONA562	54,452
	M.2.d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	312,920
M.3.	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	0
M.4.	Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):		
	M.4.a. Amortized cost	RCON8782	0
	M.4.b. Fair value	RCON8783	0

[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 11 RC-B - Securities

Section 3

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

[1] The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule 12 RC-C Part I - Loans and Leases

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

Section 1

	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets [1]		(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:				
1.a. Construction, land development, and other land loans:				
1.a.1. 1-4 family residential construction loans			RCONF158	5,190
1.a.2. Other construction loans and all land development and other land loans			RCONF159	95,101
1.b. Secured by farmland (including farm residential and other improvements)			RCON1420	460,926
1.c. Secured by 1-4 family residential properties:				
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:				
1.c.2.a. Secured by first liens			RCON5367	789,114
1.c.2.b. Secured by junior liens			RCON5368	98
1.d. Secured by multifamily (5 or more) residential properties			RCON1460	286,994
1.e. Secured by nonfarm nonresidential properties:				
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	258,264
1.e.2. Loans secured by other nonfarm nonresidential properties			RCONF161	341,840
2. Loans to depository institutions and acceptances of other banks			RCON1288	0
2.a. To commercial banks in the U.S.	RCONB531	0		
2.b. To other depository institutions in the U.S.	RCONB534	0		
2.c. To banks in foreign countries	RCONB535	0		
3. Loans to finance agricultural production and other loans to farmers			RCON1590	225,296
4. Commercial and industrial loans			RCON1766	312,316
4.a. To U.S. addressees (domicile)	RCON1763	312,316		
4.b. To non-U.S. addressees (domicile)	RCON1764	0		
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
6.a. Credit cards			RCONB538	0
6.b. Other revolving credit plans			RCONB539	13,669
6.c. Automobile loans			RCONK137	0
6.d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			RCONK207	1,395,146
7. Not applicable				
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			RCON2107	423,778
9. Loans to nondepository financial institutions and other loans:				
9.a. Loans to nondepository financial institutions			RCONJ454	213,349
9.b. Other loans			RCONJ464	64,990
9.b.1. Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	25,262		
9.b.2. All other loans (exclude consumer loans)	RCONJ451	39,728		
10. Lease financing receivables (net of unearned income)			RCON2165	0
10.a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	0		
10.b. All other leases	RCONF163	0		
11. LESS: Any unearned income on loans reflected in items 1-9 above			RCON2123	0
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			RCON2122	4,886,071

[1] The $300 million asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule 12 RC-C Part I - Loans and Leases

Section 2

NOTE: Memorandum items 10 and 11 will be moved to Schedule RC-Q as Memorandum items 3 and 4, respectively, effective March 31, 20

M.1.	Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):		
	M.1.a. Construction, land development, and other land loans:		
	M.1.a.1. 1-4 family residential construction loans	RCONK158	0
	M.1.a.2. Other construction loans and all land development and other land loans	RCONK159	1,931
	M.1.b. Loans secured by 1-4 family residential properties	RCONF576	3,096
	M.1.c. Secured by multifamily (5 or more) residential properties	RCONK160	12,789
	M.1.d. Secured by nonfarm nonresidential properties:		
	M.1.d.1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	2,891
	M.1.d.2. Loans secured by other nonfarm nonresidential properties	RCONK162	6,435
	M.1.e. Commercial and industrial loans	RCONK256	4,853
	M.1.e.1. Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets[2] (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e): To U.S. addressees (domicile)	RCONK163	4,853
	M.1.e.2. To non-U.S. addressees (domicile)	RCONK164	0
	M.1.f. All other loans (include loans to individuals for household, family, and other personal expenditur	RCONK165	35,529
	M.1.f.1. Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f): Loans secured by farmland	RCONK166	18,816
	M.1.f.2. Not applicable		
	M.1.f.3. Not applicable		
	M.1.f.4. Loans to individuals for household, family, and other personal expenditures:		
	M.1.f.4.a. Credit cards	RCONK098	0
	M.1.f.4.b. Automobile loans	RCONK203	0
	M.1.f.4.c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK204	0
	M.1.f.5. Memorandum item 1.f.(5) is to be completed by:[2] * 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 Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above	RCONK168	16,713
	M.1.g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) [3,4]	RCONHK25	67,524
M.2.	Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		
	M.2.a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		
	M.2.a.1. Three months or less	RCONA564	4,505
	M.2.a.2. Over three months through 12 months	RCONA565	69
	M.2.a.3. Over one year through three years	RCONA566	268
	M.2.a.4. Over three years through five years	RCONA567	146
	M.2.a.5. Over five years through 15 years	RCONA568	25,778
	M.2.a.6. Over 15 years	RCONA569	789,114
	M.2.b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		
	M.2.b.1. Three months or less	RCONA570	2,546,942
	M.2.b.2. Over three months through 12 months	RCONA571	209,199
	M.2.b.3. Over one year through three years	RCONA572	428,861
	M.2.b.4. Over three years through five years	RCONA573	540,166
	M.2.b.5. Over five years through 15 years	RCONA574	245,943
	M.2.b.6. Over 15 years	RCONA575	184,120
	M.2.c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCONA247	416,835
M.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 [6]	RCON2746	305,411
M.4.	Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	0
M.5.	Memorandum item 7 is to be completed by all banks. To be completed by banks with $300 million or more in total assets: [2] Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	RCONB837	0
M.6.	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. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	0

Schedule 12 RC-C Part I - Loans and Leases

M.7.	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):		
	M.7.a. Outstanding balance	RCONC779	0
	M.7.b. Amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	0
M.8.	Closed-end loans with negative amortization features secured by 1-4 family residential properties:		
	M.8.a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)) .	RCONF230	0
	M.8.b. Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of December 31, 2016, 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). Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	0
	M.8.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	RCONF232	0
M.9.	Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	4,601

[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, 2016, Report of Condition.

[3] Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

[5] 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.

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

Schedule 12 RC-C Part I - Loans and Leases

Section 3

	(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	
M.10. Not applicable						
M.11. Not applicable						
M.12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:						
M.12.a. Loans secured by real estate	RCONG091	0	RCONG092	0	RCONG093	0
M.12.b. Commercial and industrial loans	RCONG094	0	RCONG095	0	RCONG096	0
M.12.c. Loans to individuals for household, family, and other personal expenditures	RCONG097	0	RCONG098	0	RCONG099	0
M.12.d. All other loans and all leases	RCONG100	0	RCONG101	0	RCONG102	0

Schedule 12 RC-C Part I - Loans and Leases

Section 4

M.13.	Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, Part 1, item 35.a) as of December 31, 2016. Construction, land development, and other land loans in domestic offices with interest reserves:		
	M.13.a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376	0
	M.13.b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIADG377	0
M.14.	Memorandum item 14 is to be completed by all banks. Pledged loans and leases	RCONG378	1,863,805
M.15.	Memorandum item 15 is to be completed for the December report only. Reverse mortgages:		
	M.15.a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):		
	M.15.a.1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	0
	M.15.a.2. Proprietary reverse mortgages	RCONJ467	0
	M.15.b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		
	M.15.b.1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	0
	M.15.b.2. Proprietary reverse mortgages	RCONJ469	0
	M.15.c. Principal amount of reverse mortgage originations that have been sold during the year:		
	M.15.c.1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	0
	M.15.c.2. Proprietary reverse mortgages	RCONJ471	0

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

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

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

Section 1

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

| RCON6999 | NO |

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

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

| RCON5562 | |

2.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.) ....

| RCON5563 | |

[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 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 2

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3.	Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2): (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):				
	3.a. With original amounts of $100,000 or less	RCON5564	126	RCON5565	6,104
	3.b. With original amounts of more than $100,000 through $250,000	RCON5566	167	RCON5567	20,215
	3.c. With original amounts of more than $250,000 through $1,000,000	RCON5568	301	RCON5569	114,852
4.	Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4: (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 [1]):				
	4.a. With original amounts of $100,000 or less	RCON5570	157	RCON5571	6,142
	4.b. With original amounts of more than $100,000 through $250,000	RCON5572	107	RCON5573	11,636
	4.c. With original amounts of more than $250,000 through $1,000,000	RCON5574	129	RCON5575	52,886

[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 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 3

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, enter 'NO')

RCON6860	NO

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

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

RCON5576	

6.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.) ....

RCON5577	

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 4

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b: (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):				
7.a. With original amounts of $100,000 or less	RCON5578	634	RCON5579	26,548
7.b. With original amounts of more than $100,000 through $250,000	RCON5580	573	RCON5581	82,442
7.c. With original amounts of more than $250,000 through $500,000	RCON5582	386	RCON5583	131,650
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):				
8.a. With original amounts of $100,000 or less	RCON5584	577	RCON5585	16,947
8.b. With original amounts of more than $100,000 through $250,000	RCON5586	191	RCON5587	23,176
8.c. With original amounts of more than $250,000 through $500,000	RCON5588	131	RCON5589	39,587

Schedule 14 RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more in any of the four preceding calendar quarters.

1.	U.S. Treasury securities	RCON3531		0
2.	U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532		0
3.	Securities issued by states and political subdivisions in the U.S.	RCON3533		0
4.	Mortgage-backed securities (MBS):			
	4.a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG379		0
	4.b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) [1]	RCONG380		0
	4.c. All other residential MBS	RCONG381		0
	4.d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [1]	RCONK197		0
	4.e. All other commercial MBS	RCONK198		0
5.	Other debt securities:			
	5.a. Structured financial products:			
	5.a.1. Cash	RCONG383		0
	5.a.2. Synthetic	RCONG384		0
	5.a.3. Hybrid	RCONG385		0
	5.b. All other debt securities	RCONG386		0
6.	Loans:			
	6.a. Loans secured by real estate:			
	6.a.1. Construction, land development, and other land loans	RCONF604		0
	6.a.2. Secured by farmland (including farm residential and other improvements)	RCONF605		0
	6.a.3. Secured by 1-4 family residential properties:			
	6.a.3.a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF606		0
	6.a.3.b. Closed-end loans secured by 1-4 family residential properties:			
	6.a.3.b.1. Secured by first liens	RCONF607		0
	6.a.3.b.2. Secured by junior liens	RCONF611		0
	6.a.4. Secured by multifamily (5 or more) residential properties	RCONF612		0
	6.a.5. Secured by nonfarm nonresidential properties	RCONF613		0
	6.b. Commercial and industrial loans	RCONF614		0
	6.c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
	6.c.1. Credit cards	RCONF615		0
	6.c.2. Other revolving credit plans	RCONF616		0
	6.c.3. Automobile loans	RCONK199		0
	6.c.4. Other consumer loans	RCONK210		0
	6.d. Other loans	RCONF618		0
7.	Not applicable			
8.	Not applicable			
9.	Other trading assets	RCON3541		0
10.	Not applicable			
11.	Derivatives with a positive fair value	RCON3543		0
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545		0
13.				
	13.a. Liability for short positions	RCON3546		0
	13.b. Other trading liabilities	RCONF624		0
14.	Derivatives with a negative fair value	RCON3547		0
15.	Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	RCON3548		0
M.1.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			
	M.1.a. Loans secured by real estate:			
	M.1.a.1. Construction, land development, and other land loans	RCONF625		0
	M.1.a.2. Secured by farmland (including farm residential and other improvements)	RCONF626		0
	M.1.a.3. Secured by 1-4 family residential properties:			
	M.1.a.3.a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627		0
	M.1.a.3.b. Closed-end loans secured by 1-4 family residential properties:			
	M.1.a.3.b.1 Secured by first liens	RCONF628		0
	M.1.a.3.b.2 Secured by junior liens	RCONF629		0
	M.1.a.4. Secured by multifamily (5 or more) residential properties	RCONF630		0
	M.1.a.5. Secured by nonfarm nonresidential properties	RCONF631		0
	M.1.b. Commercial and industrial loans	RCONF632		0
	M.1.c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			

Schedule 14 RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more in any of the four preceding calendar quarters.

M.1.c.1. Credit cards	RCONF633	0
M.1.c.2. Other revolving credit plans	RCONF634	0
M.1.c.3. Automobile loans	RCONK200	0
M.1.c.4. Other consumer loans	RCONK211	0
M.1.d. Other loans	RCONF636	0
M.2. Loans measured at fair value that are past due 90 days or more:		
M.2.a. Fair value	RCONF639	0
M.2.b. Unpaid principal balance	RCONF640	0
M.3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):		
M.3.a. Trust preferred securities issued by financial institutions	RCONG299	0
M.3.b. Trust preferred securities issued by real estate investment trusts	RCONG332	0
M.3.c. Corporate and similar loans	RCONG333	0
M.3.d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	0
M.3.e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	0
M.3.f. Diversified (mixed) pools of structured financial products	RCONG651	0
M.3.g. Other collateral or reference assets	RCONG652	0
M.4. Pledged trading assets:		
M.4.a. Pledged securities	RCONG387	0
M.4.b. Pledged loans	RCONG388	0
M.5. Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters. Asset-backed securities:		
M.5.a. Credit card receivables	RCONF643	0
M.5.b. Home equity lines	RCONF644	0
M.5.c. Automobile loans	RCONF645	0
M.5.d. Other consumer loans	RCONF646	0
M.5.e. Commercial and industrial loans	RCONF647	0
M.5.f. Other	RCONF648	0
M.6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	0
M.7. Equity securities (included in Schedule RC-D, item 9, above):		
M.7.a. Readily determinable fair values	RCONF652	0
M.7.b. Other	RCONF653	0
M.8. Loans pending securitization	RCONF654	0
M.9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $1,000,000 and exceed 25% of the item): [2]		
M.9.a. Disclose component and the dollar amount of that component:		
M.9.a.1. Describe component	TEXTF655	
M.9.a.2. Amount of component	RCONF655	0
M.9.b. Disclose component and the dollar amount of that component:		
M.9.b.1. Describe component	TEXTF656	
M.9.b.2. Amount of component	RCONF656	0
M.9.c. Disclose component and the dollar amount of that component:		
M.9.c.1. Describe component	TEXTF657	
M.9.c.2. Amount of component	RCONF657	0
M.10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $1,000,000 and exceed 25% of the item):		
M.10.a. Disclose component and the dollar amount of that component:		
M.10.a.1. Describe component	TEXTF658	
M.10.a.2. Amount of component	RCONF658	0
M.10.b. Disclose component and the dollar amount of that component:		
M.10.b.1. Describe component	TEXTF659	
M.10.b.2. Amount of component	RCONF659	0
M.10.c. Disclose component and the dollar amount of that component:		
M.10.c.1. Describe component	TEXTF660	
M.10.c.2. Amount of component	RCONF660	0

[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] Exclude equity securities.

Schedule 15 RC-E - Deposit Liabilities

Section 1

Deposits of:	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A) [1]		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	51,049			RCONB550	109,274
2. U.S. Government	RCON2202	0			RCON2520	0
3. States and political subdivisions in the U.S.	RCON2203	553,049			RCON2530	3,777,766
4. Commercial banks and other depository institutions in the U.S.	RCONB551	278,136			RCONB552	12,433
5. Banks in foreign countries	RCON2213	0			RCON2236	0
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	882,234	RCON2210	375,583	RCON2385	3,899,473

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

Schedule 15 RC-E - Deposit Liabilities

Section 2

M.1. Selected components of total deposits (i.e., sum of item 7, columns A and C):		
M.1.a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	4,031
M.1.b. Total brokered deposits	RCON2365	0
M.1.c. Brokered deposits of $250,000 or less (fully insured brokered deposits) [1]	RCONHK05	0
M.1.d. Maturity data for brokered deposits:		
M.1.d.1. Brokered deposits of $250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)	RCONHK06	0
M.1.d.2. Not applicable		
M.1.d.3. Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONK220	0
M.1.e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	
M.1.f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0
M.2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):		
M.2.a. Savings deposits:		
M.2.a.1. Money market deposit accounts (MMDAs)	RCON6810	937,119
M.2.a.2. Other savings deposits (excludes MMDAs)	RCON0352	231,374
M.2.b. Total time deposits of less than $100,000	RCON6648	36,793
M.2.c. Total time deposits of $100,000 through $250,000	RCONJ473	13,156
M.2.d. Total time deposits of more than $250,000	RCONJ474	2,694,186
M.2.e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	2,263
M.3. Maturity and repricing data for time deposits of $250,000 or less:		
M.3.a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of:		
M.3.a.1. Three months or less	RCONHK07	11,407
M.3.a.2. Over three months through 12 months	RCONHK08	13,295
M.3.a.3. Over one year through three years	RCONHK09	1,955
M.3.a.4. Over three years	RCONHK10	542
M.3.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)	RCONHK11	24,702
M.4. Maturity and repricing data for time deposits of more than $250,000:		
M.4.a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of:		
M.4.a.1. Three months or less	RCONHK12	1,637,546
M.4.a.2. Over three months through 12 months	RCONHK13	922,689
M.4.a.3. Over one year through three years	RCONHK14	61,268
M.4.a.4. Over three years	RCONHK15	72,683
M.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) [4]	RCONK222	2,560,235
M.5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCONP752	NO
M.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):		
M.6.a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP753	0
M.6.b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP754	0
M.7. Memorandum items 6 and 7 are to be completed by institutions with $1 billion or more in total assets[6] that answered "Yes" to Memorandum item 5 above. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):		
M.7.a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):		
M.7.a.1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756	0
M.7.a.2. Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757	0
M.7.b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):		
M.7.b.1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	RCONP758	0

Schedule 15 RC-E - Deposit Liabilities

M.7.b.2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759	0

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

[2] Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

[3] 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.

[4] 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.

[5] Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

[6] The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule 16 RC-F - Other Assets

1.	Accrued interest receivable [1]	RCONB556	53,982
2.	Net deferred tax assets [2]	RCON2148	0
3.	Interest-only strips receivable (not in the form of a security) on: [3]		
	3.a. Mortgage loans	RCONA519	0
	3.b. Other financial assets	RCONA520	0
4.	Equity securities that DO NOT have readily determinable fair values [4]	RCON1752	51,924
5.	Life insurance assets:		
	5.a. General account life insurance assets	RCONK201	0
	5.b. Separate account life insurance assets	RCONK202	0
	5.c. Hybrid account life insurance assets	RCONK270	0
6.	All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)	RCON2168	26,541
	6.a. Prepaid expenses	RCON2166	0
	6.b. Repossessed personal property (including vehicles)	RCON1578	0
	6.c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	0
	6.d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	0
	6.e. FDIC loss-sharing indemnification assets	RCONJ448	0
	6.f. Computer software	RCONFT33	0
	6.g. Accounts receivable	RCONFT34	0
	6.h. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35	0
	6.i. Disclose component and the dollar amount of that component:		
	6.i.1. Describe component	TEXT3549	Rebuilder Loan Receivable
	6.i.2. Amount of component	RCON3549	14,660
	6.j. Disclose component and the dollar amount of that component:		
	6.j.1. Describe component	TEXT3550	
	6.j.2. Amount of component	RCON3550	0
	6.k. Disclose component and the dollar amount of that component:		
	6.k.1. Describe component	TEXT3551	
	6.k.2. Amount of component	RCON3551	0
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	132,447

[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 17 RC-G - Other Liabilities

1.			
	1.a.	Interest accrued and unpaid on deposits [1]	RCON3645	996
	1.b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	1,750
2.	Net deferred tax liabilities [2]		RCON3049	0
3.	Allowance for credit losses on off-balance sheet credit exposures		RCONB557	0
4.	All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)		RCON2938	7,422
	4.a.	Accounts payable	RCON3066	4
	4.b.	Deferred compensation liabilities	RCONC011	0
	4.c.	Dividends declared but not yet payable	RCON2932	0
	4.d.	Derivatives with a negative fair value held for purposes other than trading	RCONC012	5,099
	4.e.	Disclose component and the dollar amount of that component:		
		4.e.1. Describe component	TEXT3552	
		4.e.2. Amount of component	RCON3552	0
	4.f.	Disclose component and the dollar amount of that component:		
		4.f.1. Describe component	TEXT3553	
		4.f.2. Amount of component	RCON3553	0
	4.g.	Disclose component and the dollar amount of that component:		
		4.g.1. Describe component	TEXT3554	
		4.g.2. Amount of component	RCON3554	0
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		RCON2930	10,168

[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 18 RC-K - Quarterly Averages

1.	Interest-bearing balances due from depository institutions	RCON3381	96,502
2.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) [2]	RCONB558	913,048
3.	Mortgage-backed securities [2]	RCONB559	596,415
4.	All other securities (includes securities issued by states and political subdivisions in the U.S.) [2,3]	RCONB560	4,130
5.	Federal funds sold and securities purchased under agreements to resell	RCON3365	41,746
6.	Loans:		
	6.a.　Total loans	RCON3360	4,878,049
	6.b.　Loans secured by real estate:		
	6.b.1.　Loans secured by 1-4 family residential properties	RCON3465	780,794
	6.b.2.　All other loans secured by real estate	RCON3466	1,436,633
	6.c.　Commercial and industrial loans	RCON3387	317,607
	6.d.　Loans to individuals for household, family, and other personal expenditures:		
	6.d.1.　Credit cards	RCONB561	0
	6.d.2.　Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	1,383,678
7.	To be completed by banks with $100 million or more in total assets: [4] Trading assets	RCON3401	0
8.	Lease financing receivables (net of unearned income)	RCON3484	0
9.	Total assets [5]	RCON3368	6,746,949
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	456,971
11.	Nontransaction accounts:		
	11.a.　Savings deposits (includes MMDAs)	RCONB563	724,078
	11.b.　Time deposits of $250,000 or less	RCONHK16	27,182
	11.c.　Time deposits of more than $250,000	RCONHK17	3,031,552
12.	Federal funds purchased and securities sold under agreements to repurchase	RCON3353	186,913
13.	To be completed by banks with $100 million or more in total assets: [4] Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	1,042,040
M.1.	Memorandum item 1 is to be completed by: banks with $300 million or more in total assets, and banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.[4] Loans to finance agricultural production and other loans to farmers	RCON3386	250,402

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

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

[3] Quarterly averages for all equity securities should be based on historical cost.

[4] The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.

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

Schedule 19 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.

Section 1

1.	Unused commitments:		
1.a.	Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines	RCON3814	0
	1.a.1. Items 1.a.(1) and 1.a.(2) are to be completed for the December report only. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ477	0
	1.a.2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ478	0
1.b.	Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)	RCON3815	0
	1.b.1. Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines. [1] Unused consumer credit card lines	RCONJ455	0
	1.b.2. Other unused credit card lines	RCONJ456	0
1.c.	Commitments to fund commercial real estate, construction, and land development loans:		
	1.c.1. Secured by real estate:		
	1.c.1.a. 1-4 family residential construction loan commitments	RCONF164	7,525
	1.c.1.b. Commercial real estate, other construction loan, and land development loan commitments	RCONF165	172,554
	1.c.2. Not secured by real estate	RCON6550	0
1.d.	Securities underwriting	RCON3817	0
1.e.	Other unused commitments:		
	1.e.1. Commercial and industrial loans	RCONJ457	213,537
	1.e.2. Loans to financial institutions	RCONJ458	76,572
	1.e.3. All other unused commitments	RCONJ459	326,104
2.	Financial standby letters of credit	RCON3819	385,819
	2.a. Item 2.a is to be completed by banks with $1 billion or more in total assets. [1] Amount of financial standby letters of credit conveyed to others	RCON3820	0
3.	Performance standby letters of credit	RCON3821	0
	3.a. Item 3.a is to be completed by banks with $1 billion or more in total assets. [1] Amount of performance standby letters of credit conveyed to others	RCON3822	0
4.	Commercial and similar letters of credit	RCON3411	0
5.	Not applicable		
6.	Securities lent and borrowed:		
	6.a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	0
	6.b. Securities borrowed	RCON3432	0

[1] The asset size tests and the $300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2015, Report of Condition.

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 2

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

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 3

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

[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.

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 4

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

[1] 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.
[2] 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 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 5

8.	Spot foreign exchange contracts	RCON8765	0
9.	All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON3430	0
	9.a. Not applicable		
	9.b. Commitments to purchase when-issued securities	RCON3434	0
	9.c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	RCONC978	0
	9.d. Disclose component and the dollar amount of that component:		
	9.d.1. Describe component	TEXT3555	
	9.d.2. Amount of component	RCON3555	0
	9.e. Disclose component and the dollar amount of that component:		
	9.e.1. Describe component	TEXT3556	
	9.e.2. Amount of component	RCON3556	0
	9.f. Disclose component and the dollar amount of that component:		
	9.f.1. Describe component	TEXT3557	
	9.f.2. Amount of component	RCON3557	0
10.	All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON5591	0
	10.a. Commitments to sell when-issued securities	RCON3435	0
	10.b. Disclose component and the dollar amount of that component:		
	10.b.1. Describe component	TEXT5592	
	10.b.2. Amount of component	RCON5592	0
	10.c. Disclose component and the dollar amount of that component:		
	10.c.1. Describe component	TEXT5593	
	10.c.2. Amount of component	RCON5593	0
	10.d. Disclose component and the dollar amount of that component:		
	10.d.1. Describe component	TEXT5594	
	10.d.2. Amount of component	RCON5594	0
	10.e. Disclose component and the dollar amount of that component:		
	10.e.1. Describe component	TEXT5595	
	10.e.2. Amount of component	RCON5595	0
11.	Year-to-date merchant credit card sales volume:		
	11.a. Sales for which the reporting bank is the acquiring bank	RCONC223	0
	11.b. Sales for which the reporting bank is the agent bank with risk	RCONC224	116,867

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 6

Derivatives Position Indicators	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts): (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):								
12.a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0
12.b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0
12.c. Exchange-traded option contracts:								
12.c.1. Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0
12.c.2. Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0
12.d. Over-the-counter option contracts:								
12.d.1. Written options	RCON8709	25,171	RCON8710	0	RCON8711	0	RCON8712	0
12.d.2. Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0
12.e. Swaps	RCON3450	250,000	RCON3826	0	RCON8719	0	RCON8720	0
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	250,000	RCON8726	0	RCON8727	0	RCON8728	0
14.a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	250,000						
15. Gross fair values of derivative contracts:								
15.a. Contracts held for trading:								
15.a.1. Gross positive fair value	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0
15.a.2. Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0
15.b. Contracts held for purposes other than trading:								
15.b.1. Gross positive fair value	RCON8741	5,995	RCON8742	0	RCON8743	0	RCON8744	0
15.b.2. Gross negative fair value	RCON8745	5,099	RCON8746	0	RCON8747	0	RCON8748	0

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

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

Section 7

		(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
16.	Over-the counter derivatives:										
16.a.	Net current credit exposure	RCONG418	0	RCONG419	0	RCONG420	0	RCONG421	0	RCONG422	0
16.b.	Fair value of collateral:										
	16.b.1. Cash - U.S. dollar	RCONG423	0	RCONG424	0	RCONG425	0	RCONG426	0	RCONG427	0
	16.b.2. Cash - Other currencies	RCONG428	0	RCONG429	0	RCONG430	0	RCONG431	0	RCONG432	0
	16.b.3. U.S. Treasury securities	RCONG433	0	RCONG434	0	RCONG435	0	RCONG436	0	RCONG437	0
	16.b.4. U.S. Government agency and U.S. Government-sponsored agency debt securities …………………………	RCONG438	0	RCONG439	0	RCONG440	0	RCONG441	0	RCONG442	0
	16.b.5. Corporate bonds	RCONG443	0	RCONG444	0	RCONG445	0	RCONG446	0	RCONG447	0
	16.b.6. Equity securities	RCONG448	0	RCONG449	0	RCONG450	0	RCONG451	0	RCONG452	0
	16.b.7. All other collateral	RCONG453	0	RCONG454	0	RCONG455	0	RCONG456	0	RCONG457	0
	16.b.8. Total fair value of collateral (sum of items 16.b.(1) through (7))	RCONG458	0	RCONG459	0	RCONG460	0	RCONG461	0	RCONG462	0

[1] The $10 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule 20 RC-M - Memoranda

1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:		
	1.a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCON6164	23,804
	1.b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	4
2.	Intangible assets other than goodwill:		
	2.a. Mortgage servicing assets	RCON3164	0
	2.a.1. Estimated fair value of mortgage servicing assets	RCONA590	0
	2.b. Purchased credit card relationships and nonmortgage servicing assets	RCONB026	0
	2.c. All other identifiable intangible assets	RCON5507	0
	2.d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCON0426	0
3.	Other real estate owned:		
	3.a. Construction, land development, and other land	RCON5508	0
	3.b. Farmland	RCON5509	0
	3.c. 1-4 family residential properties	RCON5510	608
	3.d. Multifamily (5 or more) residential properties	RCON5511	503
	3.e. Nonfarm nonresidential properties	RCON5512	0
	3.f. Foreclosed properties from "GNMA loans"	RCONC979	0
	3.g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)	RCON2150	1,111
4.	Not applicable		
5.	Other borrowed money:		
	5.a. Federal Home Loan Bank advances:		
	5.a.1. Advances with a remaining maturity or next repricing date of: [1]		
	5.a.1.a. One year or less	RCONF055	505,000
	5.a.1.b. Over one year through three years	RCONF056	60,000
	5.a.1.c. Over three years through five years	RCONF057	112,000
	5.a.1.d. Over five years	RCONF058	263,184
	5.a.2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) [2]	RCON2651	505,000
	5.a.3. Structured advances (included in items 5.a.(1)(a) - (d) above)	RCONF059	109,184
	5.b. Other borrowings:		
	5.b.1. Other borrowings with a remaining maturity of next repricing date of: [3]		
	5.b.1.a. One year or less	RCONF060	28
	5.b.1.b. Over one year through three years	RCONF061	52
	5.b.1.c. Over three years through five years	RCONF062	40
	5.b.1.d. Over five years	RCONF063	0
	5.b.2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) [4]	RCONB571	28
	5.c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	RCON3190	940,304
6.	Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	NO
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	RCONB570	0
8.	Internet Web site addresses and physical office trade names:		
	8.a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com): (Example: www.examplebank.com)	TEXT4087	www.bnd.nd.gov
	8.b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): [8]		
	8.b.1. URL 1	TE01N528	
	8.b.2. URL 2	TE02N528	
	8.b.3. URL 3	TE03N528	
	8.b.4. URL 4	TE04N528	
	8.b.5. URL 5	TE05N528	
	8.b.6. URL 6	TE06N528	
	8.b.7. URL 7	TE07N528	
	8.b.8. URL 8	TE08N528	
	8.b.9. URL 9	TE09N528	
	8.b.10. URL 10	TE10N528	
	8.c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:		
	8.c.1. Trade name 1	TE01N529	
	8.c.2. Trade name 2	TE02N529	
	8.c.3. Trade name 3	TE03N529	

Schedule 20 RC-M - Memoranda

8.c.4. Trade name 4	TE04N529	
8.c.5. Trade name 5	TE05N529	
8.c.6. Trade name 6	TE06N529	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCON4088	YES
10. Secured liabilities:		
10.a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	0
10.b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	RCONF065	0
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	YES
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	YES
13. Assets covered by loss-sharing agreements with the FDIC:		
13.a. Loans and leases (included in Schedule RC, items 4.a and 4.b):		
13.a.1. Loans secured by real estate:		
13.a.1.a. Construction, land development, and other land loans:		
13.a.1.a.1. 1-4 family residential construction loans	RCONK169	0
13.a.1.a.2. Other construction loans and all land development and other land loans	RCONK170	0
13.a.1.b. Secured by farmland	RCONK171	0
13.a.1.c. Secured by 1-4 family residential properties:		
13.a.1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172	0
13.a.1.c.2. Closed-end loans secured by 1-4 family residential properties:		
13.a.1.c.2.a. Secured by first liens	RCONK173	0
13.a.1.c.2.b. Secured by junior liens	RCONK174	0
13.a.1.d. Secured by multifamily (5 or more) residential properties	RCONK175	0
13.a.1.e. Secured by nonfarm nonresidential properties:		
13.a.1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	0
13.a.1.e.2. Loans secured by other nonfarm nonresidential properties	RCONK177	0
13.a.2. Not applicable		
13.a.3. Not applicable		
13.a.4. Not applicable		
13.a.5. All other loans and all leases	RCONK183	0
13.b. Other real estate owned (included in Schedule RC, item 7):		
13.b.1. Construction, land development, and other land	RCONK187	0
13.b.2. Farmland	RCONK188	0
13.b.3. 1-4 family residential properties	RCONK189	0
13.b.4. Multifamily (5 or more) residential properties	RCONK190	0
13.b.5. Nonfarm nonresidential properties	RCONK191	0
13.b.6. Not applicable		
13.b.7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	RCONK192	0
13.c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461	0
13.d. Other assets (exclude FDIC loss-sharing indemnification assets)	RCONJ462	0
14. Captive insurance and reinsurance subsidiaries:		
14.a. Total assets of captive insurance subsidiaries [7]	RCONK193	0
14.b. Total assets of captive reinsurance subsidiaries [7]	RCONK194	0
15. Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender. Qualified Thrift Lender (QTL) test:		
15.a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCONL133	0
15.b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	RCONL135	
16. 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. International remittance transfers offered to consumers: [9]		
16.a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?		
16.a.1. International wire transfers	RCONN517	
16.a.2. International ACH transactions	RCONN518	

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16.a.3. Other proprietary services operated by your institution	RCONN519	
16.a.4. Other proprietary services operated by another party	RCONN520	
16.b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	RCONN521	
16.c. 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	RCONN522	0
16.d. 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		
16.d.1. Estimated number of international remittance transfers	RCONN523	0
16.d.2. Estimated dollar value of international remittance transfers	RCONN524	0
16.d.3. Estimated number of international remittance transfers for which your institution applied the temporary exception	RCONN527	0

[1] Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

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

[3] Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

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

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

[8] 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

[9] Report information about transfers 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 purposed 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 items 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 remittance transfers.

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 1

			(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
1.	Loans secured by real estate:							
	1.a.	Construction, land development, and other land loans:						
		1.a.1. 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0
		1.a.2. Other construction loans and all land development and other land loans	RCONF173	1,800	RCONF175	761	RCONF177	676
	1.b.	Secured by farmland	RCON3493	50	RCON3494	1,141	RCON3495	116
	1.c.	Secured by 1-4 family residential properties:						
		1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	0	RCON5399	0	RCON5400	0
		1.c.2. Closed-end loans secured by 1-4 family residential properties:						
		1.c.2.a. Secured by first liens	RCONC236	23,130	RCONC237	14,074	RCONC229	105
		1.c.2.b. Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	98
	1.d.	Secured by multifamily (5 or more) residential properties	RCON3499	4,424	RCON3500	0	RCON3501	3,381
	1.e.	Secured by nonfarm nonresidential properties:						
		1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	2,770	RCONF180	0	RCONF182	6,179
		1.e.2. Loans secured by other nonfarm nonresidential properties	RCONF179	3,443	RCONF181	0	RCONF183	4,721
2.	Loans to depository institutions and acceptances of other banks		RCONB834	0	RCONB835	0	RCONB836	0
3.	Not applicable							
4.	Commercial and industrial loans		RCON1606	1,680	RCON1607	333	RCON1608	4,472
5.	Loans to individuals for household, family, and other personal expenditures:							
	5.a.	Credit cards	RCONB575	0	RCONB576	0	RCONB577	0
	5.b.	Automobile loans	RCONK213	0	RCONK214	0	RCONK215	0
	5.c.	Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216	20,672	RCONK217	29,732	RCONK218	69
6.	Not applicable							
7.	All other loans [1]		RCON5459	865	RCON5460	225	RCON5461	1,656
8.	Lease financing receivables		RCON1226	0	RCON1227	0	RCON1228	0
9.	Total loans and leases (sum of items 1 through 8)		RCON1406	58,834	RCON1407	46,266	RCON1403	21,473
10.	Debt securities and other assets (exclude other real estate owned and other repossessed assets)		RCON3505	0	RCON3506	0	RCON3507	0
11.	Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:		RCONK036	31,564	RCONK037	28,404	RCONK038	878
	11.a.	Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	RCONK039	29,517	RCONK040	25,971	RCONK041	622
	11.b.	Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	RCONK042	0	RCONK043	0	RCONK044	0
12.	Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
	12.a.	Loans secured by real estate:						
		12.a.1. Construction, land development, and other land loans:						
		12.a.1.a. 1-4 family residential construction loans	RCONK045	0	RCONK046	0	RCONK047	0
		12.a.1.b. Other construction loans and all land development and other land loans	RCONK048	0	RCONK049	0	RCONK050	0
		12.a.2. Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	0
		12.a.3. Secured by 1-4 family residential properties:						
		12.a.3.a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK054	0	RCONK055	0	RCONK056	0
		12.a.3.b. Closed-end loans secured by 1-4 family residential properties:						
		12.a.3.b.1. Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0
		12.a.3.b.2. Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0
		12.a.4. Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0
		12.a.5. Secured by nonfarm nonresidential properties:						
		12.a.5.a. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	0	RCONK067	0	RCONK068	0
		12.a.5.b. Loans secured by other nonfarm nonresidential properties	RCONK069	0	RCONK070	0	RCONK071	0
	12.b.	Not applicable						
	12.c.	Not applicable						
	12.d.	Not applicable						
	12.e.	All other loans and all leases	RCONK087	0	RCONK088	0	RCONK089	0
	12.f.	Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	RCONK102	0	RCONK103	0	RCONK104	0

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

M.1.	Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):					
	M.1.a. Construction, land development, and other land loans:					
	M.1.a.1. 1-4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0
	M.1.a.2. Other construction loans and all land development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0
	M.1.b. Loans secured by 1-4 family residential properties	RCONF661	997	RCONF662	744	RCONF663	0
	M.1.c. Secured by multifamily (5 or more) residential properties	RCONK111	4,149	RCONK112	0	RCONK113	2,475
	M.1.d. Secured by nonfarm nonresidential properties:					
	M.1.d.1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	1,586
	M.1.d.2. Loans secured by other nonfarm nonresidential properties	RCONK117	3,186	RCONK118	0	RCONK119	3,872
	M.1.e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	0
	M.1.e.1. 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): [3] To U.S. addressees (domicile)	RCONK120	0	RCONK121	0	RCONK122	2,618
	M.1.e.2. To non-U.S. addressees (domicile)	RCONK123	0	RCONK124	0	RCONK125	0
	M.1.f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK126	0	RCONK127	0	RCONK128	0
	M.1.f.1. Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C): Loans secured by farmland	RCONK130	0	RCONK131	0	RCONK132	0
	M.1.f.2. Not applicable					
	M.1.f.3. Not applicable					
	M.1.f.4. Loans to individuals for household, family, and other personal expenditures:					
	M.1.f.4.a. Credit cards	RCONK274	0	RCONK275	0	RCONK276	0
	M.1.f.4.b. Automobile loans	RCONK277	0	RCONK278	0	RCONK279	0
	M.1.f.4.c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280	0	RCONK281	0	RCONK282	0
	M.1.f.5. Item 1.f.(5) is to be completed by:[2] * Banks with $300 million or more in total assets * Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above	RCONK138	0	RCONK139	0	RCONK140	0
	M.1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f)	RCONHK26	8,332	RCONHK27	744	RCONHK28	7,933
M.2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCON6558	0	RCON6559	0	RCON6560	0
M.3.	Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets: [2]					
	M.3.a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	0	RCON1249	0	RCON1250	0
	M.3.b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0
	M.3.c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	0	RCON1255	0	RCON1256	0
	M.3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0
M.4.	Memorandum item 4 is to be completed by: * 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. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	0	RCON1597	0	RCON1583	0

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

M.5.	Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					
M.5.a.	Loans and leases held for sale	RCONC240	0	RCONC241	0	RCONC226	0
M.5.b.	Loans measured at fair value:					
	M.5.b.1. Fair value	RCONF664	0	RCONF665	0	RCONF666	0
	M.5.b.2. Unpaid principal balance	RCONF667	0	RCONF668	0	RCONF669	0

[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.'

[2] The $300 million asset size test and the 5 percent of total loans are based on the total assets and the total loans reported on the June 30, 2016, Report of Condition.

Schedule 21 RC-N - Past Due and Nonaccrual Loans
Leases and Other Assets

Section 2

M.6.	Not applicable		
M.7.	Additions to nonaccrual assets during the quarter	RCONC410	498
M.8.	Nonaccrual assets sold during the quarter	RCONC411	202

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 3

		(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	
M.9.	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):						
	M.9.a. Outstanding balance	RCONL183	0	RCONL184	0	RCONL185	0
	M.9.b. Amount included in Schedule RC-N, items 1 through 7, above	RCONL186	0	RCONL187	0	RCONL188	0

Schedule 22 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 17 each quarter. Unless otherwise indicated, complete items 1 through 11 Memorandum items 1 through 3 on an
'unconsolidated single FDIC certificate number basis' (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.
Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Section 1

1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	4,782,704
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONF237	
3.	Not applicable		
4.	Average consolidated total assets for the calendar quarter	RCONK652	6,746,949
	4.a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)	RCONK653	1
5.	Average tangible equity for the calendar quarter [1]	RCONK654	842,409
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCONK655	0
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		
	7.a. One year or less	RCONG465	28
	7.b. Over one year through three years	RCONG466	52
	7.c. Over three years through five years	RCONG467	40
	7.d. Over five years	RCONG468	0
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):		
	8.a. One year or less	RCONG469	0
	8.b. Over one year through three years	RCONG470	0
	8.c. Over three years through five years	RCONG471	0
	8.d. Over five years	RCONG472	0
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803	0
	9.a. Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. Fully consolidated reciprocal brokered deposits	RCONL190	0
10.	Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.	RCONK656	NO
	10.a. Banker's bank deduction	RCONK657	0
	10.b. Banker's bank deduction limit	RCONK658	0
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b. [6]	RCONK659	NO
	11.a. Custodial bank deduction	RCONK660	0
	11.b. Custodial bank deduction limit	RCONK661	0
M.1.	Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
	M.1.a. Deposit accounts (excluding retirement accounts) of $250,000 or less: [2]		
	M.1.a.1. Amount of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF049	148,542
	M.1.a.2. Number of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF050	4,039
	M.1.b. Deposit accounts (excluding retirement accounts) of more than $250,000: [2]		
	M.1.b.1. Amount of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF051	4,624,568
	M.1.b.2. Number of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF052	739
	M.1.c. Retirement deposit accounts of $250,000 or less: [2]		
	M.1.c.1. Amount of retirement deposit accounts of $250,000 or less	RCONF045	8,104
	M.1.c.2. Number of retirement deposit accounts of $250,000 or less	RCONF046	315
	M.1.d. Retirement deposit accounts of more than $250,000: [2]		
	M.1.d.1. Amount of retirement deposit accounts of more than $250,000	RCONF047	1,489
	M.1.d.2. Number of retirement deposit accounts of more than $250,000	RCONF048	4
M.2.	Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[3] Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) [4]	RCON5597	4,782,704
M.3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		
	M.3.a. Legal title	TEXTA545	
	M.3.b. FDIC Certificate Number	RCONA545	0
M.4.	Not applicable		
M.5.	Not applicable		
M.6.	Memorandum items 6 through 12 are to be completed by 'large institutions' and 'highly complex institutions' as defined in FDIC regulations. Criticized and classified items:		
	M.6.a. Special mention	RCONK663	0
	M.6.b. Substandard	RCONK664	0
	M.6.c. Doubtful	RCONK665	0
	M.6.d. Loss	RCONK666	0
M.7.	"Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:		
	M.7.a. Nontraditional 1-4 family residential mortgage loans	RCONN025	0
	M.7.b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCONN026	0
M.8.	"Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:		
	M.8.a. Higher-risk consumer loans	RCONN027	0
	M.8.b. Securitizations of higher-risk consumer loans	RCONN028	0
M.9.	"Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:		
	M.9.a. Higher-risk commercial and industrial loans and securities	RCONN029	0

Schedule 22 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 17 each quarter. Unless otherwise indicated, complete items 1 through 11 Memorandum items 1 through 3 on an 'unconsolidated single FDIC certificate number basis' (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis. Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

M.9.b.	Securitizations of higher-risk commercial and industrial loans and securities	RCONN030	0
M.10.	Commitments to fund construction, land development, and other land loans secured by real estate:		
M.10.a.	Total unfunded commitments	RCONK676	0
M.10.b.	Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677	0
M.11.	Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCONK669	0
M.12.	Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)	RCONK678	0
M.13.	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. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		
M.13.a.	Construction, land development, and other land loans secured by real estate	RCONN177	0
M.13.b.	Loans secured by multifamily residential and nonfarm nonresidential properties	RCONN178	0
M.13.c.	Closed-end loans secured by first liens on 1-4 family residential properties	RCONN179	0
M.13.d.	Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN180	0
M.13.e.	Commercial and industrial loans	RCONN181	0
M.13.f.	Credit card loans to individuals for household, family, and other personal expenditures	RCONN182	0
M.13.g.	All other loans to individuals for household, family, and other personal expenditures	RCONN183	0
M.13.h.	Non-agency residential mortgage-backed securities	RCONM963	0
M.14.	Memorandum items 14 through 15 are to be completed by institutions that are 'highly complex institutions' as defined in FDIC regulations. Amount of the institution's largest counterparty exposure	RCONK673	0
M.15.	Total amount of the institution's 20 largest counterparty exposures	RCONK674	0
M.16.	Memorandum item 16 is to be completed by 'large institutions' and 'highly complex institutions' as defined in FDIC regulations. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCONL189	0
M.17.	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. Selected fully consolidated data for deposit insurance assessment purposes:		
M.17.a.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONL194	0
M.17.b.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONL195	0
M.17.c.	Unsecured "Other borrowings" with a remaining maturity of one year or less	RCONL196	0
M.17.d.	Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	0

[1] See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part 1, item 26, except as described in the instructions.
[2] 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.
[3] The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.
[4] Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.
[5] Excludes interest-bearing demand deposits.
[6] If the amount reported in item 11.b is zero, item 11.a may be blank.

Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

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.

Section 2

	(Column A) Two-Year Probability of Default (PD) <= 1%		(Column B) Two-Year Probability of Default (PD) 1.01–4%		(Column C) Two-Year Probability of Default (PD) 4.01–7%		(Column D) Two-Year Probability of Default (PD) 7.01–10%		(Column E) Two-Year Probability of Default (PD) 10.01–14%		(Column F) Two-Year Probability of Default (PD) 14.01–16%		(Column G) Two-Year Probability of Default (PD) 16.01–18%		(Column H) Two-Year Probability of Default (PD) 18.01–20%	
M.18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																
M.18.a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM964	0	RCONM965	0	RCONM966	0	RCONM967	0	RCONM968	0	RCONM969	0	RCONM970	0	RCONM971	0
M.18.b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM979	0	RCONM980	0	RCONM981	0	RCONM982	0	RCONM983	0	RCONM984	0	RCONM985	0	RCONM986	0
M.18.c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCONM994	0	RCONM995	0	RCONM996	0	RCONM997	0	RCONM998	0	RCONM999	0	RCONN001	0	RCONN002	0
M.18.d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN010	0	RCONN011	0	RCONN012	0	RCONN013	0	RCONN014	0	RCONN015	0	RCONN016	0	RCONN017	0
M.18.e. Credit cards	RCONN040	0	RCONN041	0	RCONN042	0	RCONN043	0	RCONN044	0	RCONN045	0	RCONN046	0	RCONN047	0
M.18.f. Automobile loans	RCONN055	0	RCONN056	0	RCONN057	0	RCONN058	0	RCONN059	0	RCONN060	0	RCONN061	0	RCONN062	0
M.18.g. Student loans	RCONN070	0	RCONN071	0	RCONN072	0	RCONN073	0	RCONN074	0	RCONN075	0	RCONN076	0	RCONN077	0
M.18.h. Other consumer loans and revolving credit plans other than credit cards	RCONN085	0	RCONN086	0	RCONN087	0	RCONN088	0	RCONN089	0	RCONN090	0	RCONN091	0	RCONN092	0
M.18.i. Consumer leases	RCONN100	0	RCONN101	0	RCONN102	0	RCONN103	0	RCONN104	0	RCONN105	0	RCONN106	0	RCONN107	0
M.18.j. Total	RCONN115	0	RCONN116	0	RCONN117	0	RCONN118	0	RCONN119	0	RCONN120	0	RCONN121	0	RCONN122	0

Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

Section 3

		(Column I) Two-Year Probability of Default (PD) 20.01–22%		(Column J) Two-Year Probability of Default (PD) 22.01–26%		(Column K) Two-Year Probability of Default (PD) 26.01–30%		(Column L) Two-Year Probability of Default (PD) > 30%		(Column M) Two-Year Probability of Default (PD) Unscoreable		(Column N) Two-Year Probability of Default (PD) Total		(Column O) PDs Were Derived Using [1]	
M.18.	Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:														
M.18.a.	"Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM972	0	RCONM973	0	RCONM974	0	RCONM975	0	RCONM976	0	RCONM977	0	RCONM978	0
M.18.b.	Closed-end loans secured by first liens on 1-4 family residential properties	RCONM987	0	RCONM988	0	RCONM989	0	RCONM990	0	RCONM991	0	RCONM992	0	RCONM993	0
M.18.c.	Closed-end loans secured by junior liens on 1-4 family residential properties	RCONN003	0	RCONN004	0	RCONN005	0	RCONN006	0	RCONN007	0	RCONN008	0	RCONN009	0
M.18.d.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN018	0	RCONN019	0	RCONN020	0	RCONN021	0	RCONN022	0	RCONN023	0	RCONN024	0
M.18.e.	Credit cards	RCONN048	0	RCONN049	0	RCONN050	0	RCONN051	0	RCONN052	0	RCONN053	0	RCONN054	0
M.18.f.	Automobile loans	RCONN063	0	RCONN064	0	RCONN065	0	RCONN066	0	RCONN067	0	RCONN068	0	RCONN069	0
M.18.g.	Student loans	RCONN078	0	RCONN079	0	RCONN080	0	RCONN081	0	RCONN082	0	RCONN083	0	RCONN084	0
M.18.h.	Other consumer loans and revolving credit plans other than credit cards	RCONN093	0	RCONN094	0	RCONN095	0	RCONN096	0	RCONN097	0	RCONN098	0	RCONN099	0
M.18.i.	Consumer leases	RCONN108	0	RCONN109	0	RCONN110	0	RCONN111	0	RCONN112	0	RCONN113	0	RCONN114	0
M.18.j.	Total	RCONN123	0	RCONN124	0	RCONN125	0	RCONN126	0	RCONN127	0	RCONN128	0		

[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 23 RC-P - 1-4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets[1] and (2) banks with less than $1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale[2] from all sources, loan sales, or quarter-end loans held for sale or trading exceed $10 million for two consecutive quarters.

1.	Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2]			
	1.a.	Closed-end first liens	RCONF066	0
	1.b.	Closed-end junior liens	RCONF067	0
	1.c.	Open-end loans extended under lines of credit:		
		1.c.1. Total commitment under the lines of credit	RCONF670	0
		1.c.2. Principal amount funded under the lines of credit	RCONF671	0
2.	Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2]			
	2.a.	Closed-end first liens	RCONF068	2,401
	2.b.	Closed-end junior liens	RCONF069	0
	2.c.	Open-end loans extended under lines of credit:		
		2.c.1. Total commitment under the lines of credit	RCONF672	0
		2.c.2. Principal amount funded under the lines of credit	RCONF673	0
3.	1-4 family residential mortgages sold during the quarter:			
	3.a.	Closed-end first liens	RCONF070	2,401
	3.b.	Closed-end junior liens	RCONF071	0
	3.c.	Open-end loans extended under lines of credit:		
		3.c.1. Total commitment under the lines of credit	RCONF674	0
		3.c.2. Principal amount funded under the lines of credit	RCONF675	0
4.	1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			
	4.a.	Closed-end first liens	RCONF072	0
	4.b.	Closed-end junior liens	RCONF073	0
	4.c.	Open-end loans extended under lines of credit:		
		4.c.1. Total commitment under the lines of credit	RCONF676	0
		4.c.2. Principal amount funded under the lines of credit	RCONF677	0
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):			
	5.a.	Closed-end 1-4 family residential mortgage loans	RIADF184	39
	5.b.	Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0
6.	Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			
	6.a.	Closed-end first liens	RCONF678	0
	6.b.	Closed-end junior liens	RCONF679	0
	6.c.	Open-end loans extended under line of credit:		
		6.c.1. Total commitment under the lines of credit	RCONF680	0
		6.c.2. Principal amount funded under the lines of credit	RCONF681	0
7.	Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
	7.a.	For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	0
	7.b.	For representations and warranties made to other parties	RCONL192	0
	7.c.	Total representation and warranty reserves (sum of items 7.a and 7.b)	RCONM288	0

[1] The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.
[2] Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that (1) had total assets of $500 million or more as of the beginning of their fiscal year; or (2) had total assets of less than $500 million as of the beginning of their fiscal year and either; (a) have elected to report financial instuments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (b) are required to complete Schedule RC-D, Trading Assets and Liabilities.

Section 1

	(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	
1. Available-for-sale securities	RCON1773	1,495,605	RCONG474	0	RCONG475	911,383	RCONG476	584,222	RCONG477	0
2. Federal funds sold and securities purchased under agreements to resell	RCONG478	0	RCONG479	0	RCONG480	0	RCONG481	0	RCONG482	0
3. Loans and leases held for sale	RCONG483	0	RCONG484	0	RCONG485	0	RCONG486	0	RCONG487	0
4. Loans and leases held for investment	RCONG488	0	RCONG489	0	RCONG490	0	RCONG491	0	RCONG492	0
5. Trading assets:										
5.a. Derivative assets	RCON3543	0	RCONG493	0	RCONG494	0	RCONG495	0	RCONG496	0
5.b. Other trading assets	RCONG497	0	RCONG498	0	RCONG499	0	RCONG500	0	RCONG501	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)	RCONF240	0	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0
6. All other assets	RCONG391	0	RCONG392	0	RCONG395	0	RCONG396	0	RCONG804	0
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCONG502	1,495,605	RCONG503	0	RCONG504	911,383	RCONG505	584,222	RCONG506	0
8. Deposits	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0
9. Federal funds purchased and securities sold under agreements to repurchase	RCONG507	0	RCONG508	0	RCONG509	0	RCONG510	0	RCONG511	0
10. Trading liabilities:										
10.a. Derivative liabilities	RCON3547	0	RCONG512	0	RCONG513	0	RCONG514	0	RCONG515	0
10.b. Other trading liabilities	RCONG516	0	RCONG517	0	RCONG518	0	RCONG519	0	RCONG520	0
11. Other borrowed money	RCONG521	0	RCONG522	0	RCONG523	0	RCONG524	0	RCONG525	0
12. Subordinated notes and debentures	RCONG526	0	RCONG527	0	RCONG528	0	RCONG529	0	RCONG530	0
13. All other liabilities	RCONG805	0	RCONG806	0	RCONG807	0	RCONG808	0	RCONG809	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531	0	RCONG532	0	RCONG533	0	RCONG534	0	RCONG535	0

Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Section 2

	Describe Component	(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	
M.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):										
M.1.a. Mortgage servicing assets		RCONG536	0	RCONG537	0	RCONG538	0	RCONG539	0	RCONG540	0
M.1.b. Nontrading derivative assets		RCONG541	0	RCONG542	0	RCONG543	0	RCONG544	0	RCONG545	0
M.1.c.	TEXTG546	RCONG546	0	RCONG547	0	RCONG548	0	RCONG549	0	RCONG550	0
M.1.d.	TEXTG551	RCONG551	0	RCONG552	0	RCONG553	0	RCONG554	0	RCONG555	0
M.1.e.	TEXTG556	RCONG556	0	RCONG557	0	RCONG558	0	RCONG559	0	RCONG560	0
M.1.f.	TEXTG561	RCONG561	0	RCONG562	0	RCONG563	0	RCONG564	0	RCONG565	0
M.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):										
M.2.a. Loan commitments (not accounted for as derivatives)		RCONF261	0	RCONF689	0	RCONF697	0	RCONF262	0	RCONF263	0
M.2.b. Nontrading derivative liabilities		RCONG566	0	RCONG567	0	RCONG568	0	RCONG569	0	RCONG570	0
M.2.c.	TEXTG571	RCONG571	0	RCONG572	0	RCONG573	0	RCONG574	0	RCONG575	0
M.2.d.	TEXTG576	RCONG576	0	RCONG577	0	RCONG578	0	RCONG579	0	RCONG580	0
M.2.e.	TEXTG581	RCONG581	0	RCONG582	0	RCONG583	0	RCONG584	0	RCONG585	0
M.2.f.	TEXTG586	RCONG586	0	RCONG587	0	RCONG588	0	RCONG589	0	RCONG590	0

Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Section 3

M.3.	Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):		
	M.3.a. Loans secured by real estate:		
	M.3.a.1. Construction, land development, and other land loans	RCONF578	0
	M.3.a.2. Secured by farmland (including farm residential and other improvements)	RCONF579	0
	M.3.a.3. Secured by 1-4 family residential properties:		
	M.3.a.3.a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580	0
	M.3.a.3.b. Closed-end loans secured by 1-4 family residential properties:		
	M.3.a.3.b.1. Secured by first liens	RCONF581	0
	M.3.a.3.b.2. Secured by junior liens	RCONF582	0
	M.3.a.4. Secured by multifamily (5 or more) residential properties	RCONF583	0
	M.3.a.5. Secured by nonfarm nonresidential properties	RCONF584	0
	M.3.b. Commercial and industrial loans	RCONF585	0
	M.3.c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
	M.3.c.1. Credit cards	RCONF586	0
	M.3.c.2. Other revolving credit plans	RCONF587	0
	M.3.c.3. Automobile loans	RCONK196	0
	M.3.c.4. Other consumer loans	RCONK208	0
	M.3.d. Other loans	RCONF589	0
M.4.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):		
	M.4.a. Loans secured by real estate:		
	M.4.a.1. Construction, land development, and other land loans	RCONF590	0
	M.4.a.2. Secured by farmland (including farm residential and other improvements)	RCONF591	0
	M.4.a.3. Secured by 1-4 family residential properties:		
	M.4.a.3.a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	0
	M.4.a.3.b. Closed-end loans secured by 1-4 family residential properties:		
	M.4.a.3.b.1. Secured by first liens	RCONF593	0
	M.4.a.3.b.2. Secured by junior liens	RCONF594	0
	M.4.a.4. Secured by multifamily (5 or more) residential properties	RCONF595	0
	M.4.a.5. Secured by nonfarm nonresidential properties	RCONF596	0
	M.4.b. Commercial and industrial loans	RCONF597	0
	M.4.c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
	M.4.c.1. Credit cards	RCONF598	0
	M.4.c.2. Other revolving credit plans	RCONF599	0
	M.4.c.3. Automobile loans	RCONK195	0
	M.4.c.4. Other consumer loans	RCONK209	0
	M.4.d. Other loans	RCONF601	0

Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

Section 1

1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	RCOAP742	74,000
2.	Retained earnings	RCON3632	786,790
3.	Accumulated other comprehensive income (AOCI)	RCOAB530	7,647
	3.a. AOCI opt-out election (enter "1" for Yes; enter "0" for No) (Advanced approaches institutions must enter "0" for No.)	RCOAP838	1
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	RCOAP839	0
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	RCOAP840	868,437
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	RCOAP841	0
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	RCOAP842	0
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	RCOAP843	0
9.	AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):		
	9.a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP844	6,751
	9.b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	RCOAP845	0
	9.c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP846	896
	9.d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP847	0
	9.e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP848	0
	9.f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a)	RCOAP849	0
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:		
	10.a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAQ258	0
	10.b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	RCOAP850	0
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	RCOAP851	0
12.	Subtotal (item 5 minus items 6 through 11)	RCOAP852	860,790
13.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP853	0
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP854	0
15.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCOAP855	0
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	RCOAP856	0
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	RCOAP857	0
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCOAP858	0
19.	Common equity tier 1 capital (item 12 minus item 18)	RCOAP859	860,790
20.	Additional tier 1 capital instruments plus related surplus	RCOAP860	0

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21.	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	0
22.	Tier 1 minority interest not included in common equity tier 1 capital	RCOAP862	0
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	RCOAP863	0
24.	LESS: Additional tier 1 capital deductions	RCOAP864	0
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero)	RCOAP865	0
26.	Tier 1 capital (sum of items 19 and 25)	RCOA8274	860,790
27.	Tier 2 capital instruments plus related surplus	RCOAP866	0
28.	Non-qualifying capital instruments subject to phase out from tier 2 capital	RCOAP867	0
29.	Total capital minority interest that is not included in tier 1 capital	RCOAP868	0
30.	Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital		
	30.a. Allowance for loan and lease losses includable in tier 2 capital	RCOA5310	54,103
	30.b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCOW5310	0
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCOAQ257	0
32.	Tier 2 capital before deductions		
	32.a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	RCOAP870	54,103
	32.b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCOWP870	0
33.	LESS: Tier 2 capital deductions	RCOAP872	0
34.	Tier 2 capital		
	34.a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	RCOA5311	54,103
	34.b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW5311	0
35.	Total capital		
	35.a. Total capital (sum of items 26 and 34.a)	RCOA3792	914,893
	35.b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW3792	860,790
36.	Average total consolidated assets	RCON3368	6,746,949
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOAP875	0
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes	RCOAB596	0
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)	RCOAA224	6,746,949
40.	Total risk-weighted assets		
	40.a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCOAA223	4,298,022
	40.b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCOWA223	

Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

Section 2

		(Column A) Percentage		(Column B) Percentage	
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	RCOAP793	0.200276	RCOWP793	
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)	RCOA7206	0.200276	RCOW7206	
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)	RCOA7205	0.212864	RCOW7205	

Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

Section 3

44.   Tier 1 leverage ratio (item 26 divided by item 39) .... | RCOA7204 | 0.127582 |

Schedule 25 RC-R Part I - Regulatory Capital Components and Ratios

Section 4

45.	Advanced approaches institutions only: Supplementary leverage ratio information:		
	45.a. Total leverage exposure	RCOAH015	0
	45.b. Supplementary leverage ratio	RCOAH036	0.000000
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretiona		
	46.a. Capital conservation buffer	RCOAH311	0.000000
	46.b. (Advanced approaches institutions that exit parallel run only): Total applicable capital	RCOWH312	
	Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of		
	item 46.a or 46.b		
	for an advanced approaches institution that has exited parallel run) is less than or equ		
	al to the		
47.	Eligible retained income	RCOAH313	0
48.	Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)	RCOAH314	0

Schedule 26 RC-R Part II - Risk-Weighted Assets

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

Balance Sheet Asset Categories [2]

Section 1

	(Column A) Totals from Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C) Allocation by Risk-Weight Category 0%		(Column D) Allocation by Risk-Weight Category 2%		(Column E) Allocation by Risk-Weight Category 4%		(Column F) Allocation by Risk-Weight Category 10%		(Column G) Allocation by Risk-Weight Category 20%		(Column H) Allocation by Risk-Weight Category 50%		(Column I) Allocation by Risk-Weight Category 100%		(Column J) Allocation by Risk-Weight Category 150%	
1. Cash and balances due from depository institutions	RCOND957	252,090	RCONS396	0	RCOND958	151,050							RCOND959	101,041	RCONS397	0	RCOND960	0	RCONS398	0
2. Securities:																				
2.a. Held-to-maturity securities	RCOND961	0	RCONS399	0	RCOND962	0	RCONHJ74	0	RCONHJ75	0			RCOND963	0	RCOND964	0	RCOND965	0	RCONS400	0
2.b. Available-for-sale securities	RCOND966	1,495,605	RCONS402	6,751	RCOND967	175,356	RCONHJ76	0	RCONHJ77	0			RCOND968	1,309,317	RCOND969	4,130	RCOND970	51	RCONS403	0
3. Federal funds sold and securities purchased under agreements to resell:																				
3.a. Federal funds sold	RCOND971	58,730			RCOND972	0							RCOND973	58,730	RCONS410	0	RCOND974	0	RCONS411	0
3.b. Securities purchased under agreements to resell	RCONH171	0	RCONH172	0																
4. Loans and leases held for sale:																				
4.a. Residential mortgage exposures	RCONS413	0	RCONS414	0	RCONH173	0							RCONS415	0	RCONS416	0	RCONS417	0		
4.b. High volatility commercial real estate exposures	RCONS419	0	RCONS420	0	RCONH174	0							RCONH175	0	RCONH176	0	RCONH177	0	RCONS421	
4.c. Exposures past due 90 days or more or on nonaccrual	RCONS423	0	RCONS424	0	RCONS425	0	RCONHJ78	0	RCONHJ79	0			RCONS426	0	RCONS427	0	RCONS428	0	RCONS429	0
4.d. All other exposures	RCONS431	0	RCONS432	0	RCONS433	0	RCONHJ80	0	RCONHJ81	0			RCONS434	0	RCONS435	0	RCONS436	0	RCONS437	0
5. Loans and leases, held for investment:																				
5.a. Residential mortgage exposures	RCONS439	757,437	RCONS440	0	RCONH178	0							RCONS441	508,812	RCONS442	244,270	RCONS443	4,355		
5.b. High volatility commercial real estate exposures	RCONS445	8,188	RCONS446	0	RCONH179	0							RCONH180	0	RCONH181	0	RCONH182	0	RCONS447	8,188
5.c. Exposures past due 90 days or more or on nonaccrual [3]	RCONS449	65,223	RCONS450	0	RCONS451	0	RCONHJ82	0	RCONHJ83	0			RCONS452	14,514	RCONS453	15,245	RCONS454	0	RCONS455	35,464
5.d. All other exposures	RCONS457	4,055,223	RCONS458	0	RCONS459	0	RCONHJ84	0	RCONHJ85	0			RCONS460	672,227	RCONS461	1,360,012	RCONS462	2,022,983	RCONS463	0
6. LESS: Allowance for loan and lease losses	RCON3123	84,330	RCON3123	84,330																
7. Trading assets	RCOND976	0	RCONS466	0	RCOND977	0	RCONHJ86	0	RCONHJ87	0			RCOND978	0	RCOND979	0	RCOND980	0	RCONS467	0
8. All other assets [8]	RCOND981	144,374	RCONS469	0	RCOND982	28	RCONHJ88	0	RCONHJ89	0			RCOND983	58,036	RCOND984	24,903	RCOND985	55,867	RCONH185	0
8.a. Separate account bank-owned life insurance																				
8.b. Default fund contributions to central counterparties																				

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

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

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

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

Schedule 26 RC-R Part II - Risk-Weighted Assets

Section 2

	(Column K) Allocation by Risk-Weight Category 250% [5]		(Column L) Allocation by Risk-Weight Category 300%		(Column M) Allocation by Risk-Weight Category 400%		(Column N) Allocation by Risk-Weight Category 600%		(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount		(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount [4]	
1. Cash and balances due from depository institutions															
2. Securities:															
2.a. Held-to-maturity securities															
2.b. Available-for-sale securities	RCONS405	0			RCONS406	0						RCONH271	0	RCONH272	0
3. Federal funds sold and securities purchased under agreements to resell:															
3.a. Federal funds sold															
3.b. Securities purchased under agreements to resell															
4. Loans and leases held for sale:															
4.a. Residential mortgage exposures												RCONH273	0	RCONH274	0
4.b. High volatility commercial real estate exposures												RCONH275	0	RCONH276	0
4.c. Exposures past due 90 days or more or on nonaccrual [6]												RCONH277	0	RCONH278	0
4.d. All other exposures												RCONH279	0	RCONH280	0
5. Loans and leases, held for investment:															
5.a. Residential mortgage exposures												RCONH281	0	RCONH282	0
5.b. High volatility commercial real estate exposures												RCONH283	0	RCONH284	0
5.c. Exposures past due 90 days or more or on nonaccrual [11]												RCONH285	0	RCONH286	0
5.d. All other exposures												RCONH287	0	RCONH288	0
6. LESS: Allowance for loan and lease losses															
7. Trading assets	RCONH186	0	RCONH290	0	RCONH187	0						RCONH291	0	RCONH292	0
8. All other assets [12]	RCONH188	0	RCONS470	5,539	RCONS471	0						RCONH294	0	RCONH295	0
8.a. Separate account bank-owned life insurance												RCONH296	0	RCONH297	0
8.b. Default fund contributions to central counterparties												RCONH298	0	RCONH299	0

[4] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

[5] Column K - 250% risk weight is not applicable until the March 31, 2018 report date.

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

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

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

[13] Simplified Supervisory Formula Approach.

Schedule 26 RC-R Part II - Risk-Weighted Assets

Securitization Exposures: On- and Off-Balance Sheet

Section 3

	(Column A) Totals		(Column B) Adjustments to Totals Reported in Column A		(Column Q) Exposure Amount 1,250%		(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA [13]		(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:										
9.a. Held-to-maturity securities	RCONS475	0	RCONS476	0	RCONS477	0	RCONS478	0	RCONS479	0
9.b. Available-for-sale securities	RCONS480	0	RCONS481	0	RCONS482	0	RCONS483	0	RCONS484	0
9.c. Trading assets	RCONS485	0	RCONS486	0	RCONS487	0	RCONS488	0	RCONS489	0
9.d. All other on-balance sheet securitization exposures	RCONS490	0	RCONS491	0	RCONS492	0	RCONS493	0	RCONS494	0
10. Off-balance sheet securitization exposures	RCONS495	0	RCONS496	0	RCONS497	0	RCONS498	0	RCONS499	0

[13] Simplified Supervisory Formula Approach.

Schedule 26 RC-R Part II - Risk-Weighted Assets

Section 4

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%
11. Total balance sheet assets [14]	RCON2170 6,752,541	RCONS500 -77,579	RCOND987 326,434	RCONHJ90 0	RCONHJ91 0		RCOND988 2,722,677	RCOND989 1,648,560	RCOND990 2,083,256

[14] For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.

Schedule 26 RC-R Part II - Risk-Weighted Assets

Section 5

	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% [15]	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Other Risk-Weighting Approaches Exposure Amount
11. Total balance sheet assets	RCONS503 43,652		RCONS505 0	RCONS506 5,539	RCONS507 0			RCONS510 0	RCONH300 0

[15] Column K - 250% risk weight is not applicable until the March 31, 2018 report date.

Schedule 26 RC-R Part II - Risk-Weighted Assets

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[16]

Section 6

		(Column A) Face, Notional, or Other Amount		(Column B) Credit Equivalent Amount [18]		(Column C) Allocation by Risk-Weight Category 0%		(Column D) Allocation by Risk-Weight Category 2%		(Column E) Allocation by Risk-Weight Category 4%		(Column F) Allocation by Risk-Weight Category 10%		(Column G) Allocation by Risk-Weight Category 20%		(Column H) Allocation by Risk-Weight Category 50%		(Column I) Allocation by Risk-Weight Category 100%		(Column J) Allocation by Risk-Weight Category 150%	
12.	Financial standby letters of credit	RCOND991	385,819	RCOND992	385,819	RCOND993	0	RCONHJ92	0	RCONHJ93	0			RCOND994	3,419	RCOND995	0	RCOND996	382,400	RCONS511	0
13.	Performance standby letters of credit and transaction-related contingent items	RCOND997	0	RCOND998	0	RCOND999	0							RCONG603	0	RCONG604	0	RCONG605	0	RCONS512	0
14.	Commercial and similar letters of credit with an original maturity of one year or less	RCONG606	0	RCONG607	0	RCONG608	0	RCONHJ94	0	RCONHJ95	0			RCONG609	0	RCONG610	0	RCONG611	0	RCONS513	0
15.	Retained recourse on small business obligations sold with recourse	RCONG612	0	RCONG613	0	RCONG614	0							RCONG615	0	RCONG616	0	RCONG617	0	RCONS514	0
16.	Repo-style transactions [20]	RCONS515	0	RCONS516	0	RCONS517	0	RCONS518	0	RCONS519	0			RCONS520	0	RCONS521	0	RCONS522	0	RCONS523	0
17.	All other off-balance sheet liabilities	RCONG618	6,908	RCONG619	6,908	RCONG620	0							RCONG621	0	RCONG622	0	RCONG623	6,908	RCONS524	0
18.	(exclude unused commitments to asset-backed commercial paper conduits): Unused commitments:																				
	18.a. Original maturity of one year or less	RCONS525	13,103	RCONS526	2,621	RCONS527	0	RCONHJ96	0	RCONHJ97	0			RCONS528	0	RCONS529	0	RCONS530	2,621	RCONS531	0
	18.b. Original maturity exceeding one year	RCONG624	791,860	RCONG625	395,930	RCONG626	0	RCONHJ98	0	RCONHJ99	0			RCONG627	0	RCONG628	0	RCONG629	395,931	RCONS539	0
19.	Unconditionally cancelable commitments	RCONS540	0	RCONS541	0																
20.	Over-the-counter derivatives			RCONS542	0	RCONS543	0	RCONHK00	0	RCONHK01	0	RCONS544	0	RCONS545	0	RCONS546	0	RCONS547	0	RCONS548	0
21.	Centrally cleared derivatives			RCONS549	0	RCONS550	0	RCONS551	0	RCONS552	0			RCONS554	0	RCONS555	0	RCONS556	0	RCONS557	0
22.	Unsettled transactions (failed trades) [23]	RCONH191	0			RCONH193	0							RCONH194	0	RCONH195	0	RCONH196	0	RCONH197	0
23.	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)					RCONG630	326,434	RCONS558	0	RCONS559	0	RCONS560	0	RCONG631	2,726,096	RCONG632	1,648,560	RCONG633	2,871,116	RCONS561	43,652
24.	Risk weight factor																				
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)					RCONG634	0	RCONS569	0	RCONS570	0	RCONS571	0	RCONG635	545,219	RCONG636	824,280	RCONG637	2,871,116	RCONS572	65,478

[16] 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.

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

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

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

Schedule 26 RC-R Part II - Risk-Weighted Assets

Section 7

		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount [19]
12.	Financial standby letters of credit									
13.	Performance standby letters of credit and transaction-related contingent items									
14.	Commercial and similar letters of credit with an original maturity of one year or less									
15.	Retained recourse on small business obligations sold with recourse									
16.	Repo-style transactions								RCONH301 0	RCONH302 0
17.	All other off-balance sheet liabilities									
18.	(exclude unused commitments to asset-backed commercial paper conduits): Unused commitments:									
	18.a. Original maturity of one year or less								RCONH303 0	RCONH304 0
	18.b. Original maturity exceeding one year								RCONH307 0	RCONH308 0
19.	Unconditionally cancelable commitments									
20.	Over-the-counter derivatives								RCONH309 0	RCONH310 0
21.	Centrally cleared derivatives									
22.	Unsettled transactions (failed trades) [23]					RCONH198 0	RCONH199 0	RCONH200 0		
23.	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCONS563 0	RCONS564 5,539	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568 0			
24.	Risk weight factor									
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONS574 0	RCONS575 22,156	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0			

[19] Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

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

Schedule 26 RC-R Part II - Risk-Weighted Assets

Section 8

26.	Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCONS580	4,328,249
27.	Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	RCONS581	0
28.	Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve [26]	RCONB704	4,328,249
29.	LESS: Excess allowance for loan and lease losses	RCONA222	30,227
30.	LESS: Allocated transfer risk reserve	RCON3128	0
31.	Total risk-weighted assets (item 28 minus items 29 and 30)	RCONG641	4,298,022
M.1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCONG642	0

[26] Sum of items 2.b through 20, columns 5; 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 26 RC-R Part II - Risk-Weighted Assets

Section 9

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

Schedule 27 RC-S - Servicing Securitization and Asset Sale Activities

Section 1

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans		(Column E) Other Consumer Loans		(Column F) Commercial and Industrial Loans		(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCONB705	0	RCONB706	0	RCONB707	0	RCONB708	0	RCONB709	0	RCONB710	0	RCONB711	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:														
2.a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCONB712	0	RCONB713	0	RCONB714	0	RCONB715	0	RCONB716	0	RCONB717	0	RCONB718	0
2.b. Subordinated securities and other residual interests	RCONC393	0	RCONC394	0	RCONC395	0	RCONC396	0	RCONC397	0	RCONC398	0	RCONC399	0
2.c. Standby letters of credit and other enhancements	RCONC400	0	RCONC401	0	RCONC402	0	RCONC403	0	RCONC404	0	RCONC405	0	RCONC406	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCONB726	0	RCONB727	0	RCONB728	0	RCONB729	0	RCONB730	0	RCONB731	0	RCONB732	0
4. Past due loan amounts included in item 1:														
4.a. 30-89 days past due	RCONB733	0	RCONB734	0	RCONB735	0	RCONB736	0	RCONB737	0	RCONB738	0	RCONB739	0
4.b. 90 days or more past due	RCONB740	0	RCONB741	0	RCONB742	0	RCONB743	0	RCONB744	0	RCONB745	0	RCONB746	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):														
5.a. Charge-offs	RIADB747	0	RIADB748	0	RIADB749	0	RIADB750	0	RIADB751	0	RIADB752	0	RIADB753	0
5.b. Recoveries	RIADB754	0	RIADB755	0	RIADB756	0	RIADB757	0	RIADB758	0	RIADB759	0	RIADB760	0
6. Amount of ownership (or seller's) interests carried as:														
6.a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			RCONB761	0	RCONB762	0					RCONB763	0		
6.b. Loans (included in Schedule RC-C)			RCONB500	0	RCONB501	0					RCONB502	0		
7. Past due loan amounts included in interests reported in item 6.a:														
7.a. 30-89 days past due			RCONB764	0	RCONB765	0					RCONB766	0		
7.b. 90 days or more past due			RCONB767	0	RCONB768	0					RCONB769	0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):														
8.a. Charge-offs			RIADB770	0	RIADB771	0					RIADB772	0		
8.b. Recoveries			RIADB773	0	RIADB774	0					RIADB775	0		
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776	0	RCONB777	0	RCONB778	0	RCONB779	0	RCONB780	0	RCONB781	0	RCONB782	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783	0	RCONB784	0	RCONB785	0	RCONB786	0	RCONB787	0	RCONB788	0	RCONB789	0
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCONB790	0	RCONB791	0	RCONB792	0	RCONB793	0	RCONB794	14,255	RCONB795	0	RCONB796	7,887
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797	0	RCONB798	0	RCONB799	0	RCONB800	0	RCONB801	14,255	RCONB802	0	RCONB803	7,887

Schedule 27 RC-S - Servicing Securitization and Asset Sale Activities

Section 2

M.1.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
	M.1.a.　Outstanding principal balance	RCONA249	0
	M.1.b.　Amount of retained recourse on these obligations as of the report date	RCONA250	0
M.2.	Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
	M.2.a.　Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	0
	M.2.b.　Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	46,028
	M.2.c.　Other financial assets (includes home equity lines) [1]	RCONA591	22,142
	M.2.d.　1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	0
M.3.	Asset-backed commercial paper conduits: [2]		
	M.3.a.　Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
	M.3.a.1.　Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	0
	M.3.a.2.　Conduits sponsored by other unrelated institutions	RCONB807	0
	M.3.b.　Unused commitments to provide liquidity to conduit structures:		
	M.3.b.1.　Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	0
	M.3.b.2.　Conduits sponsored by other unrelated institutions	RCONB809	0
M.4.	Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C [3]	RCONC407	0

[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] Memorandum items 3.a.910 through 3.b.920 are to be completed by banks with $1 billion or more in total assets.
[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.

Schedule 28 RC-T - Fiduciary and Related Services

Section 1

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

Schedule 28 RC-T - Fiduciary and Related Services

Section 2

		(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
4.	Personal trust and agency accounts	RCONB868	0	RCONB869	0	RCONB870	0	RCONB871	0
5.	Employee benefit and retirement-related trust and agency accounts:								
5.a.	Employee benefit - defined contribution	RCONB872	0	RCONB873	0	RCONB874	0	RCONB875	0
5.b.	Employee benefit - defined benefit	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0
5.c.	Other employee benefit and retirement-related accounts	RCONB880	0	RCONB881	0	RCONB882	0	RCONB883	0
6.	Corporate trust and agency accounts	RCONB884	398,402	RCONB885	0	RCONC001	1,465	RCONC002	0
7.	Investment management and investment advisory agency accounts	RCONB886	0	RCONJ253	0	RCONB888	0	RCONJ254	0
8.	Foundation and endowment trust and agency accounts	RCONJ255	0	RCONJ256	0	RCONJ257	0	RCONJ258	0
9.	Other fiduciary accounts	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0
10.	Total fiduciary accounts (sum of items 4 through 9)	RCONB894	398,402	RCONB895	0	RCONB896	1,465	RCONB897	0
11.	Custody and safekeeping accounts			RCONB898	0			RCONB899	0
12.	Not applicable								
13.	Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259	0	RCONJ260	0	RCONJ261	0	RCONJ262	0

Schedule 28 RC-T - Fiduciary and Related Services

Section 3

14.	Personal trust and agency accounts	RIADB904	0
15.	Employee benefit and retirement-related trust and agency accounts:		
	15.a. Employee benefit - defined contribution	RIADB905	0
	15.b. Employee benefit - defined benefit	RIADB906	0
	15.c. Other employee benefit and retirement-related accounts	RIADB907	0
16.	Corporate trust and agency accounts	RIADA479	174
17.	Investment management and investment advisory agency accounts	RIADJ315	0
18.	Foundation and endowment trust and agency accounts	RIADJ316	0
19.	Other fiduciary accounts	RIADA480	0
20.	Custody and safekeeping accounts	RIADB909	16
21.	Other fiduciary and related services income	RIADB910	0
22.	Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	190
23.	Less: Expenses	RIADC058	0
24.	Less: Net losses from fiduciary and related services	RIADA488	0
25.	Plus: Intracompany income credits for fiduciary and related services	RIADB911	0
26.	Net fiduciary and related services income	RIADA491	190

Schedule 28 RC-T - Fiduciary and Related Services

Section 4

		(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	
M.1.	Managed assets held in fiduciary accounts:						
M.1.a.	Noninterest-bearing deposits	RCONJ263	0	RCONJ264	0	RCONJ265	83
M.1.b.	Interest-bearing deposits	RCONJ266	0	RCONJ267	0	RCONJ268	268,575
M.1.c.	U.S. Treasury and U.S. Government agency obligations	RCONJ269	0	RCONJ270	0	RCONJ271	74,426
M.1.d.	State, county, and municipal obligations	RCONJ272	0	RCONJ273	0	RCONJ274	0
M.1.e.	Money market mutual funds	RCONJ275	0	RCONJ276	0	RCONJ277	0
M.1.f.	Equity mutual funds	RCONJ278	0	RCONJ279	0	RCONJ280	0
M.1.g.	Other mutual funds	RCONJ281	0	RCONJ282	0	RCONJ283	0
M.1.h.	Common trust funds and collective investment funds	RCONJ284	0	RCONJ285	0	RCONJ286	0
M.1.i.	Other short-term obligations	RCONJ287	0	RCONJ288	0	RCONJ289	3,345
M.1.j.	Other notes and bonds	RCONJ290	0	RCONJ291	0	RCONJ292	51,973
M.1.k.	Investments in unregistered funds and private equity investments	RCONJ293	0	RCONJ294	0	RCONJ295	0
M.1.l.	Other common and preferred stocks	RCONJ296	0	RCONJ297	0	RCONJ298	0
M.1.m.	Real estate mortgages	RCONJ299	0	RCONJ300	0	RCONJ301	0
M.1.n.	Real estate	RCONJ302	0	RCONJ303	0	RCONJ304	0
M.1.o.	Miscellaneous assets	RCONJ305	0	RCONJ306	0	RCONJ307	0
M.1.p.	Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCONJ308	0	RCONJ309	0	RCONJ310	398,402

Schedule 28 RC-T - Fiduciary and Related Services

Section 5

	(Column A) Managed Assets		(Column B) Number of Managed Accounts	
M.1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds ……………………………	RCONJ311	0	RCONJ312	0

Schedule 28 RC-T - Fiduciary and Related Services

Section 6

		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
M.2.	Corporate trust and agency accounts:				
	M.2.a. Corporate and municipal trusteeships	RCONB927	72	RCONB928	652,691
	M.2.a.1. Issues reported in Memorandum item 2.a that are in default	RCONJ313	0	RCONJ314	0
	M.2.b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	1,393		

Schedule 28 RC-T - Fiduciary and Related Services

Section 7

		(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
M.3.	Collective investment funds and common trust funds:				
	M.3.a. Domestic equity	RCONB931	0	RCONB932	0
	M.3.b. International/Global equity	RCONB933	0	RCONB934	0
	M.3.c. Stock/Bond blend	RCONB935	0	RCONB936	0
	M.3.d. Taxable bond	RCONB937	0	RCONB938	0
	M.3.e. Municipal bond	RCONB939	0	RCONB940	0
	M.3.f. Short term investments/Money market	RCONB941	0	RCONB942	0
	M.3.g. Specialty/Other	RCONB943	0	RCONB944	0
	M.3.h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) ………………………………..	RCONB945	0	RCONB946	0

Schedule 28 RC-T - Fiduciary and Related Services

Section 8

		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
M.4.	Fiduciary settlements, surcharges, and other losses:						
	M.4.a. Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0
	M.4.b. Employee benefit and retirement-related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0
	M.4.c. Investment management agency accounts	RIADB953	0	RIADB954	0	RIADB955	0
	M.4.d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0
	M.4.e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	RIADB959	0	RIADB960	0	RIADB961	0

Schedule 29 RC-V - Variable Interest Entities

		(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs	
1.	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:						
1.a.	Cash and balances due from depository institutions	RCONJ981	0	RCONJ982	0	RCONJ983	0
1.b.	Held-to-maturity securities	RCONJ984	0	RCONJ985	0	RCONJ986	0
1.c.	Available-for-sale securities	RCONJ987	0	RCONJ988	0	RCONJ989	0
1.d.	Securities purchased under agreements to resell	RCONJ990	0	RCONJ991	0	RCONJ992	0
1.e.	Loans and leases held for sale	RCONJ993	0	RCONJ994	0	RCONJ995	0
1.f.	Loans and leases, net of unearned income	RCONJ996	0	RCONJ997	0	RCONJ998	0
1.g.	Less: Allowance for loan and lease losses	RCONJ999	0	RCONK001	0	RCONK002	0
1.h.	Trading assets (other than derivatives)	RCONK003	0	RCONK004	0	RCONK005	0
1.i.	Derivative trading assets	RCONK006	0	RCONK007	0	RCONK008	0
1.j.	Other real estate owned	RCONK009	0	RCONK010	0	RCONK011	0
1.k.	Other assets	RCONK012	0	RCONK013	0	RCONK014	0
2.	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:						
2.a.	Securities sold under agreements to repurchase	RCONK015	0	RCONK016	0	RCONK017	0
2.b.	Derivative trading liabilities	RCONK018	0	RCONK019	0	RCONK020	0
2.c.	Commercial paper	RCONK021	0	RCONK022	0	RCONK023	0
2.d.	Other borrowed money (exclude commercial paper)	RCONK024	0	RCONK025	0	RCONK026	0
2.e.	Other liabilities	RCONK027	0	RCONK028	0	RCONK029	0
3.	All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	RCONK030	0	RCONK031	0	RCONK032	0
4.	All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	RCONK033	0	RCONK034	0	RCONK035	0

Schedule 30 NARR - Optional Narrative Statement
Concerning the Amounts Reported in the Reports of Condition and Income

1.	Comments?	RCON6979	
2.	Bank Management Statement	TEXT6980	

Schedule RQ - Reportability Questionnaire

DOES YOUR INSTITUTION HAVE CONSOLIDATED ASSETS OF $250 BILLION OR MORE OR CONSOLIDATED TOTAL ON-BALANCE SHEET FOREIGN EXPOSURE OF $10 BILLION OR MORE, OR IS IT A SUBSIDIARY OF A HOLDING COMPANY THAT IS AN ADVANCED APPROACHES INSTITUTION?	RCONN256	
SCHEDULE RC-P IS TO BE COMPLETED BY (1) ALL BANKS WITH $1 BILLION OR MORE IN TOTAL ASSETS AS OF JUNE 30, OF THE PRECEEDING YEAR AND (2) BANKS WITH LESS THAN $1 BILLION IN TOTAL ASSETS AT WHICH EITHER 1-4 FAMILY RESIDENTIAL MORTGAGE LOAN ORIGINATIONS AND PURCHASES FOR RESALE FROM ALL SOURCES; LOAN SALES; OR QUARTER-END LOANS HELD FOR SALE IN DOMESTIC OFFICES EXCEED $10 MILLION FOR TWO CONSECUTIVE QUARTERS. INDICATE WHICH CRITERION APPLIES TO YOUR INSTITUTION (0, 1, OR 2). ENTER 0 IF NEITHER 1 NOR 2 APPLY.	RCONF265	0
SCHEDULE RC-M, ITEM 15, IS TO BE COMPLETED BY QUALIFIED THRIFT LENDERS. IS YOUR INSTITUTION A QUALIFIED THRIFT LENDER?	RCONL109	
DURING THE CALENDAR QUARTER, DID THE INSTITUTION ACQUIRE ASSETS OR LIABILITIES THROUGH A BUSINESS COMBINATION OR BRANCH ACQUISITION, OR DID THE INSTITUTION COMMENCE BUSINESS AS A NEW INSTITUTION?	RCONA901	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $1 BILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $1 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONC885	
DID THE INSTITUTION HAVE CREDIT CARD LINES (RC-L, 1B) EXCEEDING $300 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE CREDIT CARD LINES EXCEEDING $300 MILLION AS OF CURRENT QUARTER-END?	RCONJ450	
ANY TIME DURING CALENDAR YEAR, DID THE INSTITUTION HAVE AN EDGE OR AGREEMENT CORPORATION ORGANIZED UNDER SECTION 25 OF THE FEDERAL RESERVE ACT AND SUBJECT TO FEDERAL REGULATION K?	RCONC588	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $10 BILLION AS OF JUNE 30, OF THE PROCEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $10 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONG288	
DID YOUR INSTITUTION BECOME NEWLY INSURED BY THE FDIC ON OR AFTER APRIL, 1, 2007?	RCONF700	
INSTITUTIONS THAT HAVE ELECTED TO ACCOUNT FOR ASSETS AND LIABILITIES UNDER A FAIR VALUE OPTION SHOULD COMPLETE SCHEDULE RI, MEMORANDUM ITEM 13 AND SCHEDULE RCC, PART I, MEMORANDUM ITEM 10 AND 11. DOES YOUR INSTITUTION MEET THIS CONDITION?	RCONF701	
DID INSTITUTION QUALIFY AS HIGHLY COMPLEX?	RCONK685	
DID THE INSTITUTION QUALIFY AS LARGE ?	RCONK684	
IS YOUR INSTITUTION AN ADVANCED APPROACHES INSTITUTION THAT EXITED PARALLEL RUN? ..	RCONR068	
SCHEDULE RC-O IS TO BE REPORTED BY FDIC-INSURED INSTITUTIONS. IS YOUR INSTITUTION FDIC-INSURED?	RCONK747	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 BILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONJ943	
DOES THE REPORTING INSTITUTION OWN ANOTHER INSURED DEPOSITORY INSTITUTION?	RCONL143	
SCHEDULE RC-Q IS TO BE COMPLETED BY BANKS THAT (1) HAVE TOTAL ASSETS OF $500 MILLION OR MORE AS OF THE BEGINNING OF THEIR FISCAL YEAR, (2) 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 (3) ARE REQUIRED TO COMPLETE SCHEDULE RC-D. DOES YOUR INSTITUTION MEET THIS CONDITION?	RCONF266	
DID INSTITUTION HAVE AN ACTIVE FOREIGN OFFICE DURING THE CALENDAR YEAR?	RCONC590	
WHAT IS THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS OWNED BY THE INSTITUTION AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS IS 2 OR MORE, ENTER THE VALUE 2.	RCONC589	0
AT ANY TIME DURING THE CALENDAR YEAR, DID THE INSTITUTION HAVE AN INTERNATIONAL BANKING FACILITY (IBF) ESTABLISHED IN ACCORDANCE WITH THE TERMS OF FEDERAL REGULATION D?	RCONC587	

Schedule RQ - Reportability Questionnaire

IS THE INSTITUTION CONSIDERED TO BE A CREDIT CARD SPECIALTY BANK SOLELY FROM ITS RELATIONSHIP WITH AFFILIATED DEPOSITORY INSITUTIONS WHICH, ON A COMBINED BASIS REPORT OUTSTANDING CREDIT CARD RECEIVABLES THAT EXCEED, IN THE AGGREGATE, $500 MILLION AS OF REPORT DATE?	RCONC695	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $300 MILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $300 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONC592	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 MILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD.	RCONC593	
WHAT IS THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES (OTHER THAN "SHELL" BRANCHES) OWNED BY THE INSTITUTION IN FOREIGN COUNTRIES, PUERTO RICO, OR U.S. TERRITORIES OR POSSESSIONS AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES IS 2 OR MORE, ENTER THE VALUE 2.	RCONC591	0