

# Consolidated Report of Income

## For the period January 1, 2016 — December 31, 2016

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties.....	4435	240	1.a.1.a.
(b) All other loans secured by real estate.....	4436	1,088	1.a.1.b.
(2) Commercial and industrial loans.....	4012	1,038	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	183	1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056	0	1.a.4.
(5) All other loans (1).....	4058	229	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	2,778	1.a.6.
b. Income from lease financing receivables.....	4065	0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	16	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	0	1.d.1.
(2) Mortgage-backed securities.....	B489	375	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	307	1.d.3.
e. Interest income from trading assets.....	4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	0	1.f.
g. Other interest income.....	4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	3,476	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	5	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	129	2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517	93	2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518	41	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	0	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	91	2.c.

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

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

## Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	359	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	3,117			3.
4. Provision for loan and lease losses.....	4230	20			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	0	5.a.
b. Service charges on deposit accounts.....			4080	24	5.b.
c. Trading revenue (2).....			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	0	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	0	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	0	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	0	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	71	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	(1)	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....			B496	299	5.k.
l. Other noninterest income*.....			B497	97	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	490			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	111			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	1,551	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	167	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	0	7.c.2.
d. Other noninterest expense*.....			4092	1,087	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	2,805			7.e.
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).....	4301	893			8.
9. Applicable income taxes (on item 8).....	4302	252			9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	4300	641			10.
<b>11. Discontinued operations, net of applicable income taxes*</b> .....	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	641			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	641			14.

\* Describe on Schedule RI-E - Explanations

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

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

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

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	7,459			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	7,459			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	641			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	441			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	150			8.
9. LESS: Cash dividends declared on common stock.....	4460	0			9.
10. Other comprehensive income (1).....	B511	(581)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	0			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	7,810			12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	Dollar Amounts in Thousands	RIAD	Amount	RIAD	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	0	C217	4	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	169	C898	52	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	4481	0	4482	0	2.
3. Not applicable					
4. Commercial and industrial loans.....	4638	116	4608	258	4.

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

**Schedule RI-B—Continued**

**Part I—Continued**

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	14	K206	3	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans (2).....	4644	0	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	299	4605	317	9.

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

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

**Memoranda**

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652	NR	4662	NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654	NR	4664	NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646	NR	4618	NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185	NR	F187	NR	M.2.d.
3. Memorandum item 3 is to be completed by: (2)					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655	NR	4665	NR	M.3.

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

	Calendar year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388	NR	M.4.

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

2 The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

## Schedule RI-B—Continued

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

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	578	1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605	317	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	299	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	20	5.
6. Adjustments* (see instructions for this schedule).....	C233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	616	7.

\* Describe on Schedule RI-E - Explanations.

### Memoranda

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2016

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	728	1.a.
b. Interest-bearing balances (2)			0071	2,078	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	39,464	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	12	3.a.
b. Securities purchased under agreements to resell (3)			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	0	4.a.
b. Loans and leases, net of unearned income	B528	49,954			4.b.
c. LESS: Allowance for loan and lease losses	3123	616			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	49,338	4.d.
5. Trading assets (from Schedule RC-D)					
			3545	0	5.
6. Premises and fixed assets (including capitalized leases)					
			2145	5,827	6.
7. Other real estate owned (from Schedule RC-M)					
			2150	352	7.
8. Investments in unconsolidated subsidiaries and associated companies					
			2130	0	8.
9. Direct and indirect investments in real estate ventures					
			3656	0	9.
10. Intangible assets:					
a. Goodwill			3163	0	10.a.
b. Other intangible assets (from Schedule RC-M)			0426	0	10.b.
11. Other assets (from Schedule RC-F)					
			2160	873	11.
12. Total assets (sum of items 1 through 11)					
			2170	98,672	12.
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E):					
(1) Noninterest-bearing (4)	6631	18,536			13.a.1.
(2) Interest-bearing	6636	67,132			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5)			B993	0	14.a.
b. Securities sold under agreements to repurchase (6)			B995	0	14.b.
15. Trading liabilities (from Schedule RC-D)					
			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)					
			3190	4,893	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7)					
			3200	0	19.
20. Other liabilities (from Schedule RC-G)					
			2930	301	20.
21. Total liabilities (sum of items 13 through 20)					
			2948	90,862	21.
22. Not applicable					

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.

**Schedule RC—Continued**

Dollar Amounts in Thousands

	RCON	Amount	
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus.....	3838	3,000	23.
24. Common stock.....	3230	211	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839	1,227	25.
26. a. Retained earnings.....	3632	3,857	26. a.
b. Accumulated other comprehensive income (1).....	B530	(485)	26. b.
c. Other equity capital components (2).....	A130	0	26. c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210	7,810	27. a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	0	27. b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	7,810	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	98,672	29.

**Memoranda**

**To be reported with the March Report of Condition.**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015.....

RCON	Number	
6724	NR	M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

**To be reported with the March Report of Condition.**

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

RCON	Date	
8678	NR	M.2.

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	296	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	83	C237	0	C229	0	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	468	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	435	1607	0	1608	29	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	18	K217	0	K218	3	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans (1).....	5459	0	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	9.

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



**Schedule RC-N—Continued**

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036	0	K037	0	K038	0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042	0	K043	0	K044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	K045	0	K046	0	K047	0	11.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	11.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	11.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	11.a.3.b1.
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	11.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	11.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	11.a.5.b.
b. Not applicable							
c. Commercial and industrial loans.....	K075	0	K076	0	K077	0	11.c.

**Schedule RC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
11. d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards.....	K078	0	K079	0	K080	0	11.d.1.
(2) Automobile loans.....	K081	0	K082	0	K083	0	11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084	0	K085	0	K086	0	11.d.3.
e. All other loans and all leases.....	K087	0	K088	0	K089	0	11.e.
f. Portion of covered loans and leases in- cluded in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	11.f.

# Consolidated Report of Income

## For the period January 1, 2015 — December 31, 2015

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou
<b>1. Interest income:</b>						
<b>a. Interest and fee income on loans:</b>						
<b>(1) Loans secured by real estate:</b>						
(a) Loans secured by 1-4 family residential properties.....	4435	222				1.a.1.a.
(b) All other loans secured by real estate.....	4436	975				1.a.1.b.
<b>(2) Commercial and industrial loans.....</b>	4012	840				1.a.2.
<b>(3) Loans to individuals for household, family, and other personal expenditures:</b>						
(a) Credit cards.....	B485	0				1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	212				1.a.3.b.
<b>(4) Loans to foreign governments and official institutions.....</b>	4056	0				1.a.4.
<b>(5) All other loans (1).....</b>	4058	74				1.a.5.
<b>(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....</b>	4010	2,323				1.a.6.
<b>b. Income from lease financing receivables.....</b>	4065	0				1.b.
<b>c. Interest income on balances due from depository institutions (2).....</b>	4115	21				1.c.
<b>d. Interest and dividend income on securities:</b>						
<b>(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....</b>	B488	0				1.d.1.
<b>(2) Mortgage-backed securities.....</b>	B489	356				1.d.2.
<b>(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....</b>	4060	284				1.d.3.
<b>e. Interest income from trading assets.....</b>	4069	0				1.e.
<b>f. Interest income on federal funds sold and securities purchased under agreements to resell.....</b>	4020	0				1.f.
<b>g. Other interest income.....</b>	4518	0				1.g.
<b>h. Total interest income (sum of items 1.a.(6) through 1.g).....</b>	4107	2,984				1.h.
<b>2. Interest expense:</b>						
<b>a. Interest on deposits:</b>						
<b>(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....</b>	4508	5				2.a.1.
<b>(2) Nontransaction accounts:</b>						
(a) Savings deposits (includes MMDAs).....	0093	88				2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517	124				2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518	52				2.a.2.c.
<b>b. Expense of federal funds purchased and securities sold under agreements to repurchase.....</b>	4180	0				2.b.
<b>c. Interest on trading liabilities and other borrowed money.....</b>	4185	40				2.c.

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

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

## Schedule RI—Continued

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RI-2

	Dollar Amounts in Thousands		Year-to-date				
			RIAD	Bil	Mil	Thou	
2. Interest expense (continued):							
d. Interest on subordinated notes and debentures.....			4200			0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073			309	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	2,675					3.
4. Provision for loan and lease losses.....	4230	122					4.
5. Noninterest income:							
a. Income from fiduciary activities (1).....			4070			0	5.a.
b. Service charges on deposit accounts.....			4080			17	5.b.
c. Trading revenue (2).....			A220			0	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886			0	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888			0	5.d.2.
(3) Fees and commissions from annuity sales.....			C887			0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386			0	5.d.4.
(5) Income from other insurance activities.....			C387			0	5.d.5.
e. Venture capital revenue.....			B491			0	5.e.
f. Net servicing fees.....			B492			0	5.f.
g. Net securitization income.....			B493			0	5.g.
h. Not applicable							
i. Net gains (losses) on sales of loans and leases.....			5416			30	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415			34	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....			B496			(6)	5.k.
l. Other noninterest income*.....			B497			75	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	150					5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0					6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	39					6.b.
7. Noninterest expense:							
a. Salaries and employee benefits.....			4135			1,104	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217			92	7.b.
c. (1) Goodwill impairment losses.....			C216			0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232			0	7.c.2.
d. Other noninterest expense*.....			4092			987	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	2,183					7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301	559					8.
9. Applicable income taxes (on item 8).....	4302	129					9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300	430					10.
11. Extraordinary items and other adjustments, net of income taxes*.....	4320	0					11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	430					12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0					13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	430					14.

\* Describe on Schedule RI-E - Explanations

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

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

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

	Dollar Amounts in Thousands				Year-to-date				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		7,191						1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507		0						2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		7,191						3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		430						4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		22						5.
6. Treasury stock transactions, net.....	B510		0						6.
7. Changes incident to business combinations, net.....	4356		0						7.
8. LESS: Cash dividends declared on preferred stock.....	4470		150						8.
9. LESS: Cash dividends declared on common stock.....	4460		0						9.
10. Other comprehensive income (1).....	B511		(34)						10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		0						11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		7,459						12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

	Dollar Amounts in Thousands								
	(Column A) Charge-offs (1)				(Column B) Recoveries				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans.....	C891		0		C892		0		1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893		0		C894		0		1.a.2.
b. Secured by farmland.....	3584		0		3585		0		1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411		0		5412		0		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	C234		35		C217		0		1.c.2.a.
(b) Secured by junior liens.....	C235		0		C218		0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588		0		3589		0		1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895		0		C896		0		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897		29		C898		0		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	4481		0		4482		0		2.
3. Not applicable									
4. Commercial and industrial loans.....	4638		7		4608		7		4.

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

**Schedule RI-B—Continued**

**Part I—Continued**

	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards.....	B514		0		B515		0	5.a.
b. Automobile loans.....	K129		0		K133		0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205		12		K206		16	5.c.
6. Loans to foreign governments and official institutions.....	4643		0		4627		0	6.
7. All other loans (2).....	4644		0		4628		0	7.
8. Lease financing receivables.....	4266		0		4267		0	8.
9. Total (sum of items 1 through 8).....	4635		83		4605		23	9.

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

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

**Memoranda**

	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	5409		0		5410		0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)								
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652		NR		4662		NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654		NR		4664		NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646		NR		4618		NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185		NR		F187		NR	M.2.d.
3. Memorandum item 3 is to be completed by: (2)								
• banks with \$300 million or more in total assets, and								
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.								
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655		NR		4665		NR	M.3.

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

	Calendar year-to-date			
	RIAD	Bil	Mil	Thou
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388			NR

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

2 The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

# Schedule RI-B—Continued

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

	Dollar Amounts in Thousands			
	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		516	1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605		23	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		83	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523		0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230		122	5.
6. Adjustments* (see instructions for this schedule).....	C233		0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123		578	7.

\* Describe on Schedule RI-E - Explanations.

## Memoranda

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2015

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCON	Tril	Bil	Mil	Thou		
<b>Assets</b>										
1.	Cash and balances due from depository institutions (from Schedule RC-A):									
a.	Noninterest-bearing balances and currency and coin (1).....	0081						1,039	1.a.	
b.	Interest-bearing balances (2).....	0071						2,298	1.b.	
2.	Securities:									
a.	Held-to-maturity securities (from Schedule RC-B, column A).....	1754						0	2.a.	
b.	Available-for-sale securities (from Schedule RC-B, column D).....	1773						31,407	2.b.	
3.	Federal funds sold and securities purchased under agreements to resell:									
a.	Federal funds sold.....	B987						67	3.a.	
b.	Securities purchased under agreements to resell (3).....	B989						0	3.b.	
4.	Loans and lease financing receivables (from Schedule RC-C):									
a.	Loans and leases held for sale.....	5369						0	4.a.	
b.	Loans and leases, net of unearned income.....	B528						44,999	4.b.	
c.	LESS: Allowance for loan and lease losses.....	3123						578	4.c.	
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529						44,421	4.d.	
5.	Trading assets (from Schedule RC-D).....	3545						0	5.	
6.	Premises and fixed assets (including capitalized leases).....	2145						5,984	6.	
7.	Other real estate owned (from Schedule RC-M).....	2150						73	7.	
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130						0	8.	
9.	Direct and indirect investments in real estate ventures.....	3656						0	9.	
10.	Intangible assets:									
a.	Goodwill.....	3163						0	10.a.	
b.	Other intangible assets (from Schedule RC-M).....	0426						0	10.b.	
11.	Other assets (from Schedule RC-F).....	2160						684	11.	
12.	Total assets (sum of items 1 through 11).....	2170						85,973	12.	
<b>Liabilities</b>										
13.	Deposits:									
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200						74,676	13.a.	
(1)	Noninterest-bearing (4).....	6631						17,708	13.a.1.	
(2)	Interest-bearing.....	6636						56,968	13.a.2.	
b.	Not applicable									
14.	Federal funds purchased and securities sold under agreements to repurchase:									
a.	Federal funds purchased (5).....	B993						0	14.a.	
b.	Securities sold under agreements to repurchase (6).....	B995						0	14.b.	
15.	Trading liabilities (from Schedule RC-D).....	3548						0	15.	
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	3190						3,543	16.	
17. and 18.	Not applicable									
19.	Subordinated notes and debentures (7).....	3200						0	19.	
20.	Other liabilities (from Schedule RC-G).....	2930						295	20.	
21.	Total liabilities (sum of items 13 through 20).....	2948						78,514	21.	
22.	Not applicable									

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.



**Schedule RC—Continued**

Dollar Amounts in Thousands

	RCON	Tril	Bil	Mill	Thou	
<b>Equity Capital</b>						
<b>Bank Equity Capital</b>						
23. Perpetual preferred stock and related surplus.....	3838			3,000		23.
24. Common stock.....	3230			200		24.
25. Surplus (excludes all surplus related to preferred stock).....	3839			797		25.
26. a. Retained earnings.....	3632			3,365		26.a.
b. Accumulated other comprehensive income (1).....	8530			97		26.b.
c. Other equity capital components (2).....	A130			0		26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210			7,459		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000			0		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105			7,459		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300			85,973		29.

**Memoranda**

**To be reported with the March Report of Condition.**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014.....

RCON	Number
6724	NR

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

**To be reported with the March Report of Condition.**

2. Bank's fiscal year-end date.....

RCON	MM/DD
8678	NR

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

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

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. Loans secured by real estate:												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans.....	F172		50		F174		0		F176		0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173		343		F175		0		F177		522	1.a.2.
b. Secured by farmland.....	3493		0		3494		0		3495		0	1.b.
c. Secured by 1-4 family residential properties:												
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398		0		5399		0		5400		0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens.....	C236		88		C237		0		C229		0	1.c.2.a.
(b) Secured by junior liens.....	C238		0		C239		0		C230		0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499		0		3500		0		3501		0	1.d.
e. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178		0		F180		0		F182		0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179		0		F181		0		F183		0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834		0		B835		0		B836		0	2.
3. Not applicable												
4. Commercial and industrial loans.....	1606		7		1607		0		1608		338	4.
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards.....	B575		0		B576		0		B577		0	5.a.
b. Automobile loans.....	K213		0		K214		0		K215		0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216		59		K217		0		K218		21	5.c.
6. Loans to foreign governments and official institutions.....	5389		0		5390		0		5391		0	6.
7. All other loans (1).....	5459		0		5460		0		5461		0	7.
8. Lease financing receivables.....	1226		0		1227		0		1228		0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505		0		3506		0		3507		0	9.

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

**Schedule RC-N—Continued**

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036		0		K037		0		K038		0		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039		0		K040		0		K041		0		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042		0		K043		0		K044		0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans.....	K045		0		K046		0		K047		0		11.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048		0		K049		0		K050		0		11.a.1.b.
(2) Secured by farmland.....	K051		0		K052		0		K053		0		11.a.2.
(3) Secured by 1-4 family residential properties:													
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054		0		K055		0		K056		0		11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K057		0		K058		0		K059		0		11.a.3.b1.
(2) Secured by junior liens.....	K060		0		K061		0		K062		0		11.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063		0		K064		0		K065		0		11.a.4.
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066		0		K067		0		K068		0		11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069		0		K070		0		K071		0		11.a.5.b.
b. Not applicable													
c. Commercial and industrial loans.....	K075		0		K076		0		K077		0		11.c.

**Schedule RC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
11. d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards.....	K078		0		K079		0		K080		0		11.d.1.
(2) Automobile loans.....	K081		0		K082		0		K083		0		11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084		0		K085		0		K086		0		11.d.3.
e. All other loans and all leases.....	K087		0		K088		0		K089		0		11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.5.a through 13.a.5.d:</i>													
(1) Loans to depository institutions and acceptances of other banks.....	K091		0		K092		0		K093		0		11.e.1.
(2) Loans to foreign governments and official institutions.....	K095		0		K096		0		K097		0		11.e.2.
(3) Other loans (1).....	K099		0		K100		0		K101		0		11.e.3.
<i>Item 11.e.3.a is to be completed by: (2)</i>													
• Banks with \$300 million or more in total assets													
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	K072		NR		K073		NR		K074		NR		11.e.3.a.
(4) Lease financing receivables.....	K269		0		K271		0		K272		0		11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102		0		K103		0		K104		0		11.f.

1 Includes "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 test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.