### **Federal Financial Institutions Examination Council**



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

Institution Name BANK OF STOCKTON

City STOCKTON

State CA

Zip Code **95202** 

Call Report Report Date 3/31/2021

Report Type **041** 

RSSD-ID **479268** 

FDIC Certificate Number 1536

OCC Charter Number 0

ABA Routing Number 121101037
Last updated on 4/28/2021



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

### Report at the close of business March 31, 2021

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

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

(20210331)

(RCON 9999)

This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051, and those banks that are advanced approaches institutions for regulatory capital purposes that are required to file the 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 non member banks and three directors for state member banks, national banks, and savings associations.

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

### Submission of Reports

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

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

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

FDIC Certificate Number 1536 (RSSD 9050)

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

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

### BANK OF STOCKTON

Legal Title of Bank (RSSD 9017)

### **STOCKTON**

City (RSSD 9130)

CA State Abbreviation (RSSD 9200)

**95202** Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

254900SRWC0U4V5XQ024 (RCON 9224)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Primary Contact	Secondary Contact
CONF	CONF
lame (TEXT C366)	Name (TEXT C371)
CONF	CONF
itle (TEXT C367)	Title (TEXT C372)
CONF	CONF
-mail Address (TEXT C368)	E-mail Address (TEXT C373)
CONF	CONF
rea Code / Phone Number / Extension (TEXT C369)	Area Code / Phone Number / Extension (TEXT C374)
CONF	CONF
rea Code / FAX Number (TEXT C370)	Area Code / FAX Number (TEXT C375)

### **USA PATRIOT Act Section 314(a) Anti-Money Laundering**

### **Contact Information**

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

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

Primary Contact	Third Contact				
CONF	CONF				
Name (TEXT C437)	Name (TEXT C870)				
CONF	CONF				
Title (TEXT C438)	Title (TEXT C871)				
CONF	CONF				
E-mail Address (TEXT C439)	E-mail Address (TEXT C368)				
CONF	CONF				
Area Code / Phone Number / Extension (TEXT C440)	Area Code / Phone Number / Extension (TEXT C873)				
Secondary Contact	Fourth Contact				
CONF	CONF				
Name (TEXT C442)	Name (TEXT C875)				
CONF	CONF				
Title (TEXT C443)	Title (TEXT C876)				
CONF	CONF				
E-mail Address (TEXT C444)	E-mail Address (TEXT C877)				
CONF	CONF				
Area Code / Phone Number / Extension (TEXT 8902)	Area Code / Phone Number / Extension (TEXT C878)				

## Schedule RI - Income Statement(Form Type - 041)

Donar amounts in thousands		
. Interest income:		
a. Interest and fee income on loans:		
1. Loans secured by real estate:		
a. Loans secured by 1-4 family residential properties	RIAD4435	3,104
b. All other loans secured by real estate	RIAD4436	11,936
2. Commercial and industrial loans	RIAD4012	3,615
3. Loans to individuals for household, family, and other personal expenditures:		
a. Credit cards	RIADB485	51
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RIADB486	2,914
4. Not applicable		
5. All other loans <sup>1</sup>	RIAD4058	1,456
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	23,076
b. Income from lease financing receivables	RIAD4065	60
c. Interest income on balances due from depository institutions <sup>2</sup>	RIAD4115	80
d. Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).	RIADB488	2,070
2. Mortgage-backed securities	RIADB489	464
All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	4,971
e. Not applicable		
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	0
g. Other interest income	RIAD4518	139
h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107	30,860
Interest expense:		
a. Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	98
2. Nontransaction accounts:		
a. Savings deposits (includes MMDAs)	RIAD0093	292
b. Time deposits of \$250,000 or less	RIADHK03	114
c. Time deposits of more than \$250,000	RIADHK04	88
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	1
c. Interest on trading liabilities and other borrowed money	RIAD4185	39
d. Interest on subordinated notes and debentures	RIAD4200	0
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073	632
Net interest income (item 1.h minus 2.e)	RIAD4074	30,228
Provision for loan and lease losses <sup>3</sup>	RIADJJ33	1,500
Noninterest income:		
a. Income from fiduciary activities <sup>2</sup>	RIAD4070	1,566
b. Service charges on deposit accounts	RIAD4080	1,256
c. Trading revenue <sup>3</sup>	RIADA220	0
d. Income from securities-related and insurance activities		
Fees and commissions from securities brokerage	RIADC886	341

<sup>1.</sup> Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to fi nance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

<sup>2.</sup> Includes interest income on time certificates of deposit not held for trading.

<sup>3.</sup> Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

<sup>2.</sup> 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.

<sup>3.</sup> 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.

Dollar amounts in thousands			
3. Fees and commissions from annuity sales	RIADC887	0	5.0
4. Underwriting income from insurance and reinsurance activities	RIADC386	0	5.0
5. Income from other insurance activities	RIADC387	24	5.0
e. Venture capital revenue	RIADB491	0	5.6
f. Net servicing fees	RIADB492	430	5.f
g. Net securitization income	RIADB493	0	5.9
h. Not applicable			5.1
i. Net gains (losses) on sales of loans and leases	RIAD5416	484	5.i
j. Net gains (losses) on sales of other real estate owned	RIAD5415	0	<b>)</b> 5.j
k. Net gains (losses) on sales of other assets <sup>3</sup>	RIADB496	0	5.
I. Other noninterest income *	RIADB497	1,274	5.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	5,375	5.
. Not available			6.
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0	6.6
b. Realized gains (losses) on available-for-sale debt securities	RIAD3196	0	6.1
7. Noninterest expense:			7.
a. Salaries and employee benefits	RIAD4135	11,842	7.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	2,068	-
c. Not available			7.
1. Goodwill impairment losses	RIADC216	0	7
2. Amortization expense and impairment losses for other intangible assets	RIADC232	0	7
d. Other noninterest expense *	RIAD4092	3,855	7
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	17,765	7
Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIADHT69	16,338	8.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup>	RIADHT70	31,010	8.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	RIAD4301	47,348	8.
Applicable income taxes (on item 8.c)	RIAD4302	13,417	9
0. Income (loss) before discontinued operations (item 8.c minus item 9)	RIAD4300	33,931	1
1. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations)*	RIADFT28	0	1
2. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	33,931	1
3. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; net loss, report as a negative value)	RIADG103	0	1:
4. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	33,931	1
Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is of deductible for federal income tax purposes	RIAD4513	22	!
lemorandum item 2 is to be completed by banks with \$1 billion or more in total assets	RIAD8431	341	N
Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup>		-	1
Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, ems 1.a and 1.b)	RIAD4313	91	M
Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, em 1.d.(3))	RIAD4507	106	N
Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	395	N
lemorandum 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 product and other loans to farmers (Schedule C-C, Part I, item 3) exceeding 5 percent of total loans Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule	RIAD4024	1,365	M

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

<sup>\*.</sup> Describe on Schedule RI-E-Explanations

Describe on Schedule RI-E - Explanations.

<sup>4.</sup> Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

<sup>1.</sup> The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

<sup>1.</sup> The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

Dollar amounts in thousands			
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup>	RIAD9106	0	M.7.
8. Not applicable			M.8.
Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.  3. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside he trading account: 1			M.9.
a. Net gains (losses) on credit derivatives held for trading	RIADC889	NR	M.9.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	NR	M.9.
Memorandum item 10 is to be completed by banks with \$300 million or more in total assets.	RIADA251	0	M.10
10. Credit losses on derivatives (see instructions) <sup>1</sup>	RIADAZ51	۷	WI.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	No	M.11
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.  12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	NR	M.12
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
3. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13
a. Net gains (losses) on assets	RIADF551	NR	M.13
Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	NR	M.13
b. Net gains (losses) on liabilities	RIADF553	NR	M.13
Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	NR	M.13
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) <sup>2</sup>	RIADJ321	0	M.14
Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.			
5. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through			M.15
5.d must equal Schedule RI, item 5.b): <sup>1</sup>			
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	121	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	254	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	45	M.15
d. All other service charges on deposit accounts	RIADH035	836	M.15

<sup>2.</sup> Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.

<sup>1.</sup> The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

<sup>1.</sup> The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

<sup>2.</sup> Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

<sup>1.</sup> The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

# Schedule RI-A - Changes in Bank Equity Capital(Form Type - 041)

2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	D3217  DB507  DB508  D4340	624,102 0 624,102
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	DB508	624,102
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		•
4. Net moone (1995) attributable to bank (mast equal objectation), nem 14)	D4340	22.024
5 Sale conversion acquisition or retirement of capital stock net (excluding treasury stock transactions)		33,931
3. Calc, conversion, addustion, or retirement of depital stock, not (excluding treasury stock transactions)	DB509	0
6. Treasury stock transactions, net	DB510	0
7. Changes incident to business combinations, net	D4356	0
8. LESS: Cash dividends declared on preferred stock	D4470	0
9. LESS: Cash dividends declared on common stock	D4460	0
10. Other comprehensive income <sup>1</sup> RIAI	DB511	-6,761
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) ************************************	D4415	0
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	D3210	651,272

<sup>\*.</sup> Describe on Schedule RI-E -- Explanations

Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale debt 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 Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 041)

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.8
1. 1-4 family residential construction loans	RIADC891	0	RIADC892	0	1.
Other construction loans and all land development and other land loans	RIADC893	0	RIADC894	0	1.
b. Secured by farmland	RIAD3584	0	RIAD3585	0	1.
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	RIAD5411	104	RIAD5412	2	1.
Closed-end loans secured by 1-4 family residential properties:					1.
a. Secured by first liens	RIADC234	0	RIADC217	0	1.
b. Secured by junior liens	RIADC235	0	RIADC218	0	1.
d. Secured by multifamily (5 or more) residential properties	RIAD3588	0	RIAD3589	15	1.
e. Secured by nonfarm nonresidential properties:					1
Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	0	1
Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	22	1
Not applicable					2
Not applicable					3
Commercial and industrial loans	RIAD4638	0	RIAD4608	103	4
Loans to individuals for household, family, and other personal expenditures:					5
a. Credit cards	RIADB514	9	RIADB515	4	5
b. Automobile loans	RIADK129	270	RIADK133	319	5
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	17	RIADK206	15	5
Not applicable					6
All other loans <sup>2</sup>	RIAD4644	0	RIAD4628	0	7
Lease financing receivables	RIAD4266	13	RIAD4267	35	8
Total (sum of items 1 through 8)	RIAD4635	413	RIAD4605	515	9
Loans to finance commercial real estate, construction, and land development activities (not ecured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	0	RIAD5410	0	N
Not available					M
Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total					
assets: a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule	RIAD4652	0	RIAD4662	0	M
RI-B, part I, item 1, above) <sup>2</sup>					
b. Not applicable					N
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	V
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	N
emorandum item 3 are to be completed by: banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other ans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:	RIAD4655	0	RIAD4665	0	N
Loans to finance agricultural production and other loans to farmers (included in Schedule I-B, part I, item 7, above) <sup>2</sup>					

### Dollar amounts in thousands

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

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)<sup>3</sup>......

RIADC388	NR	M.4.
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## Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 041)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		Leases Held for Held-to-maturity Deb		naturity Debt	Available-	umn C) for-sale Debt urities	
Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	63,977	RIADJH88	NR	RIADJH94	NR	1.	
2. Recoveries (column A must equal Part I, item 9, column B, above)	RIAD4605	515	RIADJH89	NR	RIADJH95	NR	2.	
LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)	RIADC079	413	RIADJH92	NR	RIADJH98	NR	3.	
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup>	RIAD5523	0	RIADJJ00	NR	RIADJJ01	NR	4.	
5. Provisions for credit losses <sup>4</sup>	RIAD4230	1,500	RIADJH90	NR	RIADJH96	NR	5.	
6. Adjustments (see instructions for this schedule)*	RIADC233	0	RIADJH91	NR	RIADJH97	NR	6.	
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)	RIAD3123	65,579	RIADJH93	NR	RIADJH99	NR	7.	

Allocated transfer risk reserve included in Schedule RI-8, Part II, item 7, column A, above	RIADC435	NR	M.1
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.	RIADC389	NR	M.2
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges			
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges 1	RIADC390	NR	М.3
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup>	RIADC781	0	M.4
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup>	RIADJJ02	NR	М.5
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup>	RCONJJ03	NR	м.є
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup>	RIADMG93	NR	М.7
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup>	RIADMG94	NR	M.8

<sup>2.</sup> Includes charge-offs and recoveries on "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."

<sup>2.</sup> The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

<sup>2.</sup> The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

<sup>3.</sup> Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).

<sup>3.</sup> Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

<sup>4.</sup> Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.

Describe on Schedule RI-E - Explanations.

Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

<sup>2.</sup> Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.

<sup>3.</sup> Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

<sup>3.</sup> Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

<sup>3.</sup> Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

<sup>3.</sup> Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

## Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 041)

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

Dollar amounts in thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1. Real estate loans:							1.
a. Construction loans	RCONM708	RCONM709 0	RCONM710 95,908	RCONM711 9,816	RCONM712 0	RCONM713	1.a.
b. Commercial real estate loans	RCONM714 11,463	RCONM715 2,434	RCONM716 916,064	RCONM717 18,979	RCONM719 0	RCONM720 0	1.b.
c. Residential real estate loans	RCONM721 2,885	RCONM722 8	RCONM723 237,054	RCONM724 6,030	RCONM725	RCONM726 0	1.c.
2. Commercial loans <sup>3</sup>	RCONM727 1,566	RCONM728 45	RCONM729 387,554	RCONM730 16,470	RCONM731 0	RCONM732 0	2.
3. Credit cards	RCONM733	RCONM734 0	RCONM735 1,977	RCONM736 361	RCONM737	RCONM738	3.
4. Other consumer loans	RCONM739 391	RCONM740 264	RCONM741 246,628	RCONM742 11,172	RCONM743	RCONM744 0	4.
5. Unallocated, if any				RCONM745 0			5.
6. Total (for each column, sum of items 1.a through 5) <sup>4</sup>	RCONM746 16,305	RCONM747 2,751	RCONM748 1,885,185	RCONM749 62,828	RCONM750 0	RCONM751	6.

<sup>3.</sup> 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.

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

# Schedule RI-C Part II - Disaggregated Data on the Allowances for Credit Losses(Form Type - 041)

Dollar amounts in thousands	Dollar amounts in thousands (Column A) Amortized Cost (Column B) Allowance Balance				
1. Real estate loans:					1.
a. Construction loans	RCONJJ04	NR	RCONJJ12	NR	1.a.
b. Commercial real estate loans	RCONJJ05	NR	RCONJJ13	NR	1.b.
c. Residential real estate loans	RCONJJ06	NR	RCONJJ14	NR	1.c.
2. Commercial loans <sup>3</sup>	RCONJJ07	NR	RCONJJ15	NR	2.
3. Credit cards	RCONJJ08	NR	RCONJJ16	NR	3.
4. Other consumer loans	RCONJJ09	NR	RCONJJ17	NR	4.
5. Unallocated, if any			RCONJJ18	NR	5.
6. Total (sum of items 1.a. through 5)	RCONJJ11	NR	RCONJJ19	NR	6.

### Dollar amounts in thousands

Dollar amounts in thousands

RIADC017

RIAD0497

RIAD4136

RIADC018

NR 2.a.

NR 2.b.

NR 2.c.

NR 2.e.

**NR** 2.d.

7. Securities issued by states and political subdivisions in the U.S	RCONJJ20	NR	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	RCONJJ21	NR	8.
9. Asset-backed securities and structured financial products	RCONJJ23	NR	9.
10. Other debt securities	RCONJJ24	NR	10.
11. Total (sum of items 7 through 10) <sup>5</sup>	RCONJJ25	NR	11.

### Schedule RI-E - Explanations (Form Type - 041)

1. Other noninterest income (from Schedule RI, item 5.I) Itemize and describe amounts greater than \$100,000 that

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

exceed 7 percent of Schedule RI, item 5.1:

exceed 7 percent of Schedule RI, item 7.d:

c. Directors' fees.

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.)

#### RIADC013 NR 1.a. a. Income and fees from the printing and sale of checks..... RIADC014 NR 1.b. b. Earnings on/increase in value of cash surrender value of life insurance..... RIADC016 NR 1.c. c. Income and fees from automated teller machines (ATMs)..... RIAD4042 NR d. Rent and other income from other real estate owned...... RIADC015 NR e. Safe deposit box rent..... RIADF555 724 1.f. f. Bank card and credit card interchange fees..... RIADT047 NR 1.g. g. Income and fees from wire transfers..... 1.h. h. Disclose component and the dollar amount of that component: (TEXT4461) CREDIT CARD FEES **RIAD4461** 162 1.h.1. 1 i i. Disclose component and the dollar amount of that component: (TEXT4462) NR **RIAD4462** 1.i.1. NR 1.j. j. Disclose component and the dollar amount of that component: (TEXT4463) NR RIAD4463 NR 1.j.1. 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that 2.

a. Data processing expenses.....

d. Printing, stationery, and supplies.....

b. Advertising and marketing expenses.....

<sup>3.</sup> 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, Part II.

<sup>5.</sup> Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Donar amounts in mousands		
f. Legal fees and expenses	RIAD4141	NR
g. FDIC deposit insurance assessments	RIAD4146	CONF
h. Accounting and auditing expenses	RIADF556	NR
i. Consulting and advisory expenses	RIADF557	NR
j. Automated teller machine (ATM) and interchange expenses	RIADF558	NR
k. Telecommunications expenses	RIADF559	NR
·	RIADY923	NR.
I. Other real estate owned expenses		
estate owned expenses)	RIADY924	NR
n. Disclose component and the dollar amount of that component:		
(TEXT4464) NR	RIAD4464	NR
o. Disclose component and the dollar amount of that component:		
(TEXT4467) Professional Services	RIAD4467	282
p. Disclose component and the dollar amount of that component:		
(TEXT4468) Software and Licenses	RIAD4468	788
Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each		
scontinued operation):		
a. Disclose component, the gross dollar amount of that component, and its related income tax:		
(TEXTFT29) NR	RIADFT29	0
3. Applicable income tax effect	RIADFT30	0
b. Disclose component, the gross dollar amount of that component, and its related income tax:		
(TEXTFT31) NR	RIADFT31	0
3. Applicable income tax effect	RIADFT32	0
Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule I-A, item 2) (itemize and describe all such effects):		
a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1</sup>	RIADJJ26	NR
b. Effect of adoption of lease accounting standard - ASC Topic 842	RIADKW17	NR
c. Disclose component and the dollar amount of that component:		
(TEXTB526) NR	RIADB526	0
d. Disclose component and the dollar amount of that component:		-
(TEXTB527) NR	RIADB527	0
Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):	IXIADB321	
a. Disclose component and the dollar amount of that component:		
(TEXT4498) NR	RIAD4498	0
b. Disclose component and the dollar amount of that component:		
to Disclose component and the dollar amount of that component:  (TEXT4499) NR	RIAD4499	0
Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all	MAP4433	
justments):		
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup>	RIADJJ27	NR
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1</sup>	RIADJJ28	NR
c. Disclose component and the dollar amount of that component:		
(TEXT4521) NR	RIAD4521	0
d. Disclose component and the dollar amount of that component:	DIAD4500	
(TEXT4522) NR Other evalenations (the proce below is provided for the bank to briefly describe at its entire any other significant	RIAD4522	0
Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant ms affecting the Report of Income):		
a. Comments?	RIAD4769	No
	TEXT4769	NR

<sup>1.</sup> Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.

<sup>1.</sup> Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.

<sup>1.</sup> Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.

## Schedule RC - Balance Sheet(Form Type - 041)

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.

Boliai amounto in mousanao			
Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCON0081	151,124	1.a
b. Interest-bearing balances <sup>2</sup>	RCON0071	390,842	1.b
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup>	RCONJJ34	9,803	2.a
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCON1773	1,013,767	2.b
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup>	RCONJA22	575,065	2.c.
Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	0	3.a.
b. Securities purchased under agreements to resell <sup>5</sup>	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	0	4.a.
b. Loans and leases held for investment	RCONB528	1,901,490	4.b
c. LESS: Allowance for loan and lease losses	RCON3123	65,579	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) <sup>7</sup>	RCONB529	1,835,911	4.d
5. Trading assets (from Schedule RC-D)	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	47,812	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	709	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures	RCON3656	0	9.
10. Intangible assets (from Schedule RC-M)	RCON2143	36,309	10.
11. Other assets (from Schedule RC-F) <sup>6</sup>	RCON2160	132,487	11.
12. Total assets (sum of items 1 through 11)	RCON2170	4,193,829	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	3,378,263	13.
1. Noninterest-bearing <sup>8</sup>	RCON6631	1,145,244	13.
2. Interest-bearing	RCON6636	2,233,019	13.
b. Not applicable			13.1
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased <sup>9</sup>	RCONB993	0	14.
b. Securities sold under agreements to repurchase <sup>10</sup>	RCONB995	2,426	14.
15. Trading liabilities (from Schedule RC-D)	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	5,487	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>8</sup>	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	156,381	20.
21. Total liabilities (sum of items 13 through 20)	RCON2948	3,542,557	21.

<sup>1.</sup> Includes cash items in process of collection and unposted debits.

<sup>2.</sup> Includes time certificates of deposit not held for trading.

<sup>3.</sup> Institutions that have adopted ASU 2016-13 should report in item 2.a, amounts net of any applicable allowance for credit losses, and should equal to Schedule RC-B, item 8, column A less Schedule RI-B, Part II, item 7, column B.

<sup>4.</sup> Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

<sup>5.</sup> Includes all securities resale agreements, regardless of maturity.

Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

<sup>6.</sup> Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

<sup>8.</sup> Includes noninterest-bearing demand, time, and savings deposits.

<sup>9.</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>10.</sup> Includes all securities repurchase agreements, regardless of maturity.

Includes limited-life preferred stock and related surplus.

22. Not applicable			22.
23. Perpetual preferred stock and related surplus	RCON3838	0	23.
24. Common stock	RCON3230	1,454	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON3839	89,000	25.
26. Not available			26.
a. Retained earnings	RCON3632	571,312	26.a.
b. Accumulated other comprehensive income <sup>1</sup>	RCONB530	-10,494	26.b.
c. Other equity capital components <sup>2</sup>	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCON3210	651,272	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCONG105	651,272	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	4,193,829	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2020	RCON6724	2a	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format)	RCON8678	1231	M.2.

# Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 041)

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

Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits	RCON0020	23,057	1.a.
b. Currency and coin	RCON0080	31,565	1.b.
2. Balances due from depository institutions in the U.S	RCON0082	97,290	2.
3. Balances due from banks in foreign countries and foreign central banks	RCON0070	0	3.
4. Balances due from Federal Reserve Banks	RCON0090	390,054	4.
5. Total	RCON0010	541,966	5.

<sup>1.</sup> 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.

Includes treasury stock and unearned Employee Stock Ownership Plan shares.

# Schedule RC-B - Securities(Form Type - 041)

Exclude assets held for trading.

Dollar amounts in thousands	Held-to	ımn A) -maturity zed Cost	Held-to-m	umn B) naturity Fair alue	(Column C) Available-for-sale Amortized Cost		r Available-for-sale Available-for-sale		or-sale Fair	
U.S. Treasury securities	RCON0211	0	RCON0213	0	RCON1286	79,894	RCON1287	79,737	1.	
U.S. Government agency and sponsored agency obligations  (exclude mortgage-backed securities) <sup>1</sup>	RCONHT50	0	RCONHT51	0	RCONHT52	809,834	RCONHT53	807,061	2.	
Securities issued by states and political subdivisions in the U.S	RCON8496	9,803	RCON8497	9,803	RCON8498	2,827	RCON8499	2,845	3.	
4. Mortgage-backed securities (MBS):									4.	
a. Residential mortgage pass-through securities:									4.a.	
1. Guaranteed by GNMA	RCONG300	0	RCONG301	0	RCONG302	9	RCONG303	9	4.a.1.	
2. Issued by FNMA and FHLMC	RCONG304	0	RCONG305	0	RCONG306	55,050	RCONG307	56,996	4.a.2.	
3. Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.3.	
<ul> <li>b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</li> </ul>									4.b.	
Issued or guaranteed by U.S. Government agencies or sponsored agencies	RCONG312	0	RCONG313	0	RCONG314	38,059	RCONG315	37,906	4.b.1.	
Collateralized by MBS issued or guaranteed by U.S.  Government agencies or sponsored agencies 1	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.	
All other residential MBS	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.	
c. Commercial MBS:									4.c.	
Commercial mortgage pass-through securities:									4.c.1.	
a. Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	0	RCONK143	0	RCONK144	30,442	RCONK145	29,213	4c1a	
b. Other pass-through securities	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4c1b	
2. Other commercial MBS:									4.c.2.	
a. Issued or guaranteed by U.S. Government     agencies or sponsored agencies <sup>1</sup>	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4c2a	
b. All other commercial MBS	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4c2b	
5. Asset-backed securities and structured financial products:									5.	
a. Asset-backed securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.	
b. Structured financial products	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.	
6. Other debt securities:									6.	
a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.	
b. Other foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.	
7. Not applicable.									7.	
8. Total (sum of items 1 through 6.b) <sup>2</sup>	RCON1754	9,803	RCON1771	9,803	RCON1772	1,016,115	RCON1773	1,013,767	8.	

1. Pledged securities <sup>1</sup>	RCON0416	116,077	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
<ul> <li>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</li> </ul>			M.2.a.
closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			
1. Three months or less	RCONA549	60,194	M.2.a.1.
2. Over three months through 12 months	RCONA550	42,650	M.2.a.2.
3. Over one year through three years	RCONA551	278,548	M.2.a.3.
4. Over three years through five years	RCONA552	425,868	M.2.a.4.
5. Over five years through 15 years	RCONA553	119,254	M.2.a.5.
6. Over 15 years	RCONA554	2,145	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.b.
1. Three months or less	RCONA555	3	M.2.b.1.
2. Over three months through 12 months	RCONA556	6	M.2.b.2.
3. Over one year through three years	RCONA557	0	M.2.b.3.
4. Over three years through five years	RCONA558	0	M.2.b.4.
5. Over five years through 15 years	RCONA559	56,996	M.2.b.5.
6. Over 15 years	RCONA560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>5</sup>			M.2.c.
1. Three years or less	RCONA561	37,906	M.2.c.1.
2. Over three years	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	100,994	M.2.d.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost	RCON8782	0	M.4.a.
b. Fair valueb.	RCON8783	0	M.4.b.

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

<sup>1.</sup> 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).

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).

<sup>2.</sup> For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

Dollar amounts in thousands	Held-to	ımn A) -maturity zed Cost	Held-to-m	umn B) naturity Fair alue	Availab	ımn C) le-for-sale zed Cost	Available-	ımn D) for-sale Fair alue	
Memorandum items 5.a through 5.f are to be completed by banks with \$10 billion or more in total assets.									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B,									M.
item 5.a): <sup>1</sup>									
a. Credit card receivables	RCONB838	NR	RCONB839	NR	RCONB840	NR	RCONB841	NR	. M
b. Home equity lines	RCONB842	NR	RCONB843	NR	RCONB844	NR	RCONB845	NR	. Mź
c. Automobile loans	RCONB846	NR	RCONB847	NR	RCONB848	NR	RCONB849	NR	M
d. Other consumer loans	RCONB850	NR	RCONB851	NR	RCONB852	NR	RCONB853	NR	M
e. Commercial and industrial loans	RCONB854	NR	RCONB855	NR	RCONB856	NR	RCONB857	NR	M:
f. Other	RCONB858	NR	RCONB859	NR	RCONB860	NR	RCONB861	NR	М.
Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through									M.
6.g must equal Schedule RC-B, item 5.b):1									
a. Trust preferred securities issued by financial institutions	RCONG348	NR	RCONG349	NR	RCONG350	NR	RCONG351	NR	. M6
b. Trust preferred securities issued by real estate investment trusts	RCONG352	NR	RCONG353	NR	RCONG354	NR	RCONG355	NR	Me
c. Corporate and similar loans	RCONG356	NR	RCONG357	NR	RCONG358	NR	RCONG359	NR	. M.6
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG360	NR	RCONG361	NR	RCONG362	NR	RCONG363	NR	Me
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	NR	RCONG365	NR	RCONG366	NR	RCONG367	NR	Me
f. Diversified (mixed) pools of structured financial products	RCONG368	NR	RCONG369	NR	RCONG370	NR	RCONG371	NR	М.
g. Other collateral or reference assets	RCONG372	NR	RCONG373	NR	RCONG374	NR	RCONG375	NR	M

<sup>1.</sup> Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.

<sup>1.</sup> Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.

<sup>2.</sup> Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.

<sup>2.</sup> Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.

<sup>5.</sup> 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.

<sup>1.</sup> The \$10 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

<sup>1.</sup> The \$10 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

# Schedule RC-C Part I - Loans and Leases(Form Type - 041)

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.

		Be Completed by 0 Million or More Il Assets	(Column B) To Be Completed by All Banks		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
1. 1-4 family residential construction loans			RCONF158	11,135	
Other construction loans and all land development and other land loans			RCONF159	84,773	
b. Secured by farmland (including farm residential and other improvements)			RCON1420	184,255	
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			RCON1797	67,126	
Closed-end loans secured by 1-4 family residential properties:					
a. Secured by first liens			RCON5367	172,041	
b. Secured by junior liens			RCON5368	771	
d. Secured by multifamily (5 or more) residential properties			RCON1460	160,750	
e. Secured by nonfarm nonresidential properties:					
Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	221,099	
Loans secured by other nonfarm nonresidential properties			RCONF161	361,424	
Loans to depository institutions and acceptances of other banks			RCON1288	NR	
a. To commercial banks in the U.S	RCONB531	0			
b. To other depository institutions in the U.S	RCONB534	0			
c. To banks in foreign countries	RCONB535	0			
Loans to finance agricultural production and other loans to farmers			RCON1590	106,430	
Commercial and industrial loans			RCON1766	268,220	
a. To U.S. addressees (domicile)	RCON1763	268,220			
b. To non-U.S. addressees (domicile)	RCON1764	0			
Not applicable  Loans to individuals for household, family, and other personal expenditures (i.e., consumer ans) (includes purchased paper):					
a. Credit cards			RCONB538	1,977	
b. Other revolving credit plans			RCONB539	341	
c. Automobile loans			RCONK137	212,888	
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			RCONK207	33,790	
Not applicable Obligations (other than securities and leases) of states and political subdivisions in the S			RCON2107	8,199	
Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			RCONJ454	0	
b. Other loans			RCONJ464	406	
Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	0			
2. All other loans (exclude consumer loans)	RCONJ451	406			
). Lease financing receivables (net of unearned income)			RCON2165	5,865	
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	0			
b. All other leases	RCONF163	5,865			
LESS: Any unearned income on loans reflected in items 1-9 above      Total loans and leases held for investment and held for sale (sum of items 1 through 10			RCON2123	0	

A. Construction, inad development, and other land loans:  1. 1-4 family residential construction loans and all land development and other land loans.  2. Other construction loans and all land development and other land loans.  RCONK158 0 M.1.  2. Other construction loans and all land development and other land loans.  RCONK158 0 M.1.  3. Conscured by residential construction loans and all land development and other land loans.  RCONK160 0 M.1.  4. Conscured by multifamily (5 or more) residential properties.  RCONK160 0 M.1.  4. Secured by monitarm nonresidential properties.  RCONK161 6,288 M.1.  2. Loans secured by owner-occupied nonfarm nonresidential properties.  RCONK162 0 M.1.  RCONK162 0 M.1.  Associated by owner-occupied nonfarm nonresidential properties.  RCONK163 0 M.1.  Associated intens 1.6. (1) and 3 lase to be compileded by banks with \$300 million or more in total assets (sum of Miemorandum lands and the state of th	Dollar amounts in thousands			
1. 1.4 family residential construction loans. 2. Other construction loans and all land development and other land loans. 3. Converse by 1.4 family residential properties. 4. CONNETS 5. Converse by 1.4 family residential properties. 5. Converse by 1.4 family residential properties. 6. Secured by multifamily (6 or more) residential properties. 7. Converse by 1.4 family residential properties. 8. CONNETS 8.	·			M.1.
2. Other construction loams and all land development and other land loans.  b. Loams secured by 1-4 family residential properties.  c. Secured by mortar monresidential properties.  1. Loans accured by owner-accepted nonfarm nonresidential properties.  1. Loans accured by owner-accepted nonfarm nonresidential properties.  2. Loans accured by owner-accepted nonfarm nonresidential properties.  8. CONK169  8. CONK169  1. Commercial and industrial loans.  8. CONK169  8. CONK169  9. M. T. CONK169  1. To LOL Subdivessees (formicile).  2. To non-U.S. addressees (formicile).  2. To non-U.S. addressees (formicile).  2. To non-U.S. addressees (formicile).  2. Not applicable  1. Loans accured by the manufacture of the second properties.  2. Not applicable  3. Not applicable  4. Loans to individuals for household, family, and other personal expenditures:  a. Credit cards.  b. Autonobile loans.  C. Other (includes recolving credit plans other than credit cards and other consumer loans).  Advancement men 1.1(3) as to expression of the second cards and other consumer loans.  RECONK169  9. M.1.  4. Loans to individuals for household, family, and other personal expenditures:  a. Credit cards.  b. Autonobile loans.  C. Other (includes recolving credit plans other than credit cards and other consumer loans).  Advancement men 1.1(3) as to expression of the second cards and other consumer loans.  RECONK169  9. M.1.  Memorandum team 1.1(3 as to expression of the second cards and other consumer loans).  Accepted the second 200 miles of the second cards and other consumer loans.  RECONK169  9. M.1.  Memorandum team 1.1(3 as to expression of the second cards and other consumer loans).  Accepted the second 200 miles of the second cards and other consumer loans.  RECONK169  9. To be a second 200 miles of the second cards and other consumer loans.  RECONK169  9. To be a second 200 miles of the second cards and other consumer loans.  RECONK169  9. To be a second 200 miles of the second 200 miles of the second 200 miles of the second 200 mil	a. Construction, land development, and other land loans:			M.1.a
b. Loans secured by 1-4 family residential properties. c. Secured by multifamily (5 or more) residential properties. 1. Loans secured by owner-occupied nonfarm normesidential properties. 2. Loans secured by owner-occupied nonfarm normesidential properties. 3. Loans secured by owner-occupied nonfarm normesidential properties. 4. Commercial and industrial leads. 6. Commercial leads. 6. Commercial leads. 6. Commercial and industrial leads. 6. Commercial leads. 6. Com	1. 1-4 family residential construction loans	RCONK158	0	M.1.a
c. Secured by multifamily (5 or more) residential properties. d. Secured by nonfarm nonresidential properties. 1. Laces secured by oreher portal monresidential properties. 2. Loans secured by oreher portal monresidential properties. 8. RCONK161 2. Loans secured by oreher portal monresidential properties. 9. Commercial and industrial loans. 1. Commercial and industrial loans. 1. Commercial and industrial loans. 1. RCONK162 3. RCONK163 4. RCONK162 4. RCONK163 5. RCONK163 5. RCONK163 6. RCONK163	2. Other construction loans and all land development and other land loans	RCONK159	0	M.1.a
d. Secured by nonfarm nonresidential properties.  1. Loans secured by powner-occupied nonfarm nonresidential properties.  2. Loans secured by cert nonfarm nonresidential properties.  RCONK161 6, 288 M. J. 2. Loans secured by cert nonfarm nonresidential properties.  RCONK162 0 M. J. McCONK163 0 M. J. McCONK163 0 M. J. McCONK163 0 M. J. D. McCONK164 0 M. J. D. McCONK164 0 M. J. D. McCONK165 5 S91 M. J. D. McCONK165 5 M. McCONK165 5 M. J. D. McCONK1	b. Loans secured by 1-4 family residential properties	RCONF576	423	M.1.b
1. Loans secured by owner-occupied nonfarm nonresidential properties	c. Secured by multifamily (5 or more) residential properties	RCONK160	0	M.1.c.
1. Loans secured by owner-occupied nonfarm nonresidential properties. 2. Leans secured by other nonfarm nonresidential properties. 3. RCONK162 3. M. RCONK162 3. M. Momonadum items 1.6 (1) and (2) are the completed by hards with \$300 million or more in total assets (sum of Memonadum items 1.6 (1) and (2) are the completed by hards with \$300 million or more in total assets (sum of Memonadum items 1.6 (1) and (2) are the completed by hards with \$300 million or more in total assets (sum of Memonadum items 1.6 (1) and (2) are to completed by hards with \$300 million or more in total assets (sum of Memonadum items 1.6 (1) and (2) are to completed by the completed by t				M.1.d
2. Loans secured by other nonfarm nonresidential properties.  e. Commercial and industrial loans.  RCONK162  e. Commercial and industrial loans.  RCONK163  0 M.1.  1. To U.S. addressees (dominicile).  2. To non-U.S. addressees (dominicile).  RCONK163  0 M.1.  1. All other loans (include loans to individuals for household, family, and other personal expenditures).  RCONK164  1. All other loans (include loans to individuals for household, family, and other personal expenditures).  RCONK165  1. Loans secured by farmland.  RCONK166  R	· · ·	RCONK161	6,288	M.1.d
e. Commercial and industrial loans.  Memorandum homes 1.e.(1) and (2) are to be comprised by banks with \$300 million or more in total assets (sum of Memorandum homes 1.e.(1) and (2) are to the comprised by banks with \$300 million or more in total assets (sum of Memorandum homes 1.e.(1) and (2) are to the comprised by banks with \$300 million or more in total assets (sum of Memorandum homes).  RCONK163  0 M.1. 1. To U.S. addressees (official). 2. To nor-U.S. addressees (official). 3. Not applicable 3. Not applicable 3. Not applicable 4. Loans to individuals for household, family, and other personal expenditures: 4. Loans to individuals for household, family, and other personal expenditures: 4. Loans to individuals for household, family, and other personal expenditures: 4. Loans to individuals for household, family, and other personal expenditures: 4. Loans to individuals for household, family, and other personal expenditures: 4. Loans to individuals for household, family, and other personal expenditures: 4. Loans to individuals for household, family, and other personal expenditures: 5. Loans to individuals for household, family, and other personal expenditures: 6. Coher (includes revolving credit plans other than credit cards and other consumer loans). 7. RCONK098 7. Sold family in the family of the sold family in the family i	· · · · · · · · · · · · · · · · · · ·	RCONK162	0	M.1.d
Memorandum items 1.e. (1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of identonandum items 1.e.)  1. To ID S. addressees (demicial).  2. To non-U.S. addressees (demicial).  2. To non-U.S. addressees (demicial).  3. Not applicable  4. Loans secured by farmland.  2. Not applicable  3. Not applicable  4. Loans to individuals for household, family, and other personal expenditures).  8. RCONK186  9. M.1.  1. Loans to individuals for household, family, and other personal expenditures.  8. RCONK186  9. M.1.  1. Loans to individuals for household, family, and other personal expenditures:  8. RCONK186  9. M.1.  1. Loans to individuals for household, family, and other personal expenditures:  8. RCONK188  9. M.1.  1. Authority in the second personal expenditures:  9. Control (includes revolving credit plans other than credit cards and other consumer loans).  1. Control (includes revolving credit plans other than credit cards and other consumer loans).  8. RCONK204  9. M.1.  1. Manufaction in the second personal expenditures:  1. Seales with less than \$300 million in rous loses seed for household production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second production and other leans to ferromer in the second pr	· '	RCONK256	0	M.1.e
2. To non-U.S. addressees (domicile)  6. All other loans (include loans to individuals for household, family, and other personal expenditures).  7. Loans secured by farmland	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):	RCONK163	0	M.1.e
1. All other loans (include loans to individuals for household, family, and other personal expenditures)	`	RCONK164	0	M.1.e
1. Loans secured by farmland	` ´ ´	RCONK165	591	M.1.f.
2. Not applicable 3. Not applicable 4. Loans to individuals for household, family, and other personal expenditures: a. Credit cards	<u> </u>	RCONK166	0	M.1.f.
3. Not applicable 4. Loans to Individuals for household, family, and other personal expenditures: a. Credit cards. b. Automobile loans. c. Other (includes revolving credit plans other than credit cards and other consumer loans).  **RECONK203*** 493 **M.1.  **CONK204*** 988 **M.1.  **RECONK204** 988 **M.1.  **Memorandum intern 1.6.6) is to be completed by: **Brake with \$300 million or more in instal assess (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**Schedule RC-C, Part I, item 3) exceeding 3 percent of loals loans (**RCONHESS**)  **Acconhess**  **RCONHESS**  **Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum intent 3.1.4) (**Total loans secured by first lies on 1-14 family residential properties (reported in Schedule RC-C, part I, item 4 family residential properties (reported in Schedule RC-C, part I, item 4 family residential properties (percent din Schedule RC-C, part I, item 5 through 10, column 8, above) with a REMAINING (**RCONA573**  **RCONA574**  **Accona574**  **Accona574**  **Accona574**  **Accona575**  **Accona575**  **	·			M.1.f.:
4. Loans to individuals for household, family, and other personal expenditures:  a. Credit cards	· ·			M.1.f.
a. Credit cards. RCONK088 0 M.1. b. Automobile loans. C. Other (includes revolving credit plans other than credit cards and other consumer loans). RCONK203 493 M.1. c. Other (includes revolving credit plans other than credit cards and other consumer loans). RCONK204 98 M.1.  Memorandum item 1.1.(5) is to be completed by:  **Benke with \$300 million or more in intell-assets the save loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans (Schedule RC-C, part I, item 1, above 1				M.1.f.
b. Automobile loans		RCONK098	0	ļ
c. Other (includes revolving credit plans other than credit cards and other consumer loans)				4
Memorandum item 1.1.(5) is to be completed by:  * Banks with \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedula RC-C, Part I, Item 3) accesseding 5 percent of total banss  5. Loans to finance agricultural production and other loans to farmers (Schedula RC-C, Part I, Item 3) accesseding 5 percent of total bans  5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above 1  g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.4.(1) through 1.1)  2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):  a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, Item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:  1. Three months or less  2. Over three months through five years  3. Over one year through three years  4. Over three years through five years  5. Over five years through five years  6. Over 15 years  8. RCONA566  7. A69  4. Over three years through five years  8. RCONA569  121,480  M.2. RCONA569  121,480  M.2. RCONA570  104,128  M.2. RCONA571  7.7,337  M.2. RCONA571  7.7,337  M.2. RCONA572  266,820  M.2. RCONA573  277,154  M.2. RCONA573  277,154  M.2. RCONA575  717,366  M.2. CLoans 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 2 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 3 through 10, column B, above) with a REMAINING RCONA573  277,154  M.2. CLaons and leases (reported in Schedule RC-C, part I, Items 1 through 10, column B, above) with a REMAINING RCONA575  717,36				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.)  2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:  1. Three months or less	Memorandum item 1.f.(5) 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 5 percent of total loans  5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I,	RCONK168	0	M.1.f.
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:  1. Three months or less. 2. Over three months through 12 months. 3. Over one year through three years. 4. Over three years through five years. 5. Over five years through 15 years. 6. Over 15 years. 7. Over one year through 12 months. 8. CONA568 8. 23,170 8. 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:  1. Three months or less. 2. Over three months through 12 months. 3. Over one year through three years. 4. Over three years through five years. 8. CONA570 8.	g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum	RCONHK25	7,302	M.1.g
item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:  1. Three months or less	2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
2. Over three months through 12 months.  3. Over one year through three years.  4. Over three years through five years.  5. Over five years through 15 years.  6. Over 15 years.  1. Three months or less.  2. Over three months through 12 months.  3. Over one year through 15 years.  2. Over three months or less.  3. Over one year through 15 months.  3. Over one year through 12 months.  3. Over one year through 14 months.  4. Over three years through 15 months.  5. Over three months or less.  6. Over 15 years.  7. Again through 12 months.  8. CONA570  8. CONA570  104,128  8				M.2.a
3. Over one year through three years	1. Three months or less	RCONA564	3,555	M.2.a
4. Over three years through five years	2. Over three months through 12 months	RCONA565	5,704	M.2.a
5. Over five years through 15 years	3. Over one year through three years	RCONA566	7,469	M.2.a
6. Over 15 years 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:  1. Three months or less	4. Over three years through five years	RCONA567	9,088	M.2.a
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:  1. Three months or less	5. Over five years through 15 years	RCONA568	23,170	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:  1. Three months or less	6. Over 15 years	RCONA569	121,480	M.2.a
2. Over three months through 12 months	closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I,			M.2.b
3. Over one year through three years	1. Three months or less	RCONA570	104,128	M.2.b
3. Over one year through three years	2. Over three months through 12 months	RCONA571	77,337	M.2.b
4. Over three years through five years	· ·	RCONA572	286,820	M.2.b
5. Over five years through 15 years	· · · · · · · · · · · · · · · · · · ·	RCONA573	227,154	M.2.b
6. Over 15 years	, , ,	RCONA574		-
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)	,		•	-
included in Schedule RC-C, part I, items 4 and 9, column B <sup>6</sup>	c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING			1
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule		RCON2746	10,951	M.3.
	4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule	RCON5370	162,668	M.4.

<sup>1.</sup> The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

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

To be completed by banks with \$300 million or more in total assets:	DOGNESOT		]
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B) <sup>2</sup>	RCONB837	U	M.5.
			-
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.	RCONC391	NR	M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a			
Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former			M.7.
AICPA Statement of Position 03-3) (exclude loans held for sale): <sup>3</sup>			
a. Outstanding balance	RCONC779	NR	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	NR	M.7.b.
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	NR	M.8.a.
Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2019, 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).	RCONF231	NR	M.8.b.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties			
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	0	M.9.
10. Not applicable			M.10.

<sup>2.</sup> The \$300 million asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

<sup>3.</sup> Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

11. Not applicable M.11.

Dollar amounts in thousands	acquired loa	) Fair value of ans and leases sition date	contractu receivable	al amounts	at acquisi	Best estimate ition date of cash flows not be collected	
Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AlCPA Statement of Position 03-3)) and leases held for investment that were acquired							M.12.
in business combinations with acquisition dates in the current calendar year: 1							
a. Loans secured by real estate	RCONG091	NR	RCONG092	NR	RCONG093	NR	M12a
b. Commercial and industrial loans	RCONG094	NR	RCONG095	NR	RCONG096	NR	M12b
c. Loans to individuals for household, family, and other personal expenditures	RCONG097	NR	RCONG098	NR	RCONG099	NR	M12c.
d. All other loans and all leases	RCONG100	NR	RCONG101	NR	RCONG102	NR	M12d

Dollar amounts in thousands			
Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.			M.13.
13. Construction, land development, and other land loans in domestic offices with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377	NR	M.13.b.
Memorandum item 14 is to be completed by all banks.  14. Pledged loans and leases	RCONG378	757,588	M.14.
Memorandum item 15 is to be completed for the December report only.  15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	NR	M.15.a.1.
2. Proprietary reverse mortgages	RCONJ467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	NR	M.15.b.1.
2. Proprietary reverse mortgages	RCONJ469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	NR	M.15.c.1.
Proprietary reverse mortgages	RCONJ471	NR	M.15.c.2.
Memorandum item 16 is to be completed by all banks.			
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above)	RCONLE75	0	M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.  17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			M.17.
a. Number of Section 4013 loans outstanding	RCONLG24	CONF	M.17.a.
b. Outstanding balance of Section 4013 loans	RCONLG25	CONF	M.17.b.

<sup>1.</sup> Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 041)

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 currentlyoutstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less	RCON6999	No	1.
If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5. If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5			2.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2)	RCON5562	NR	2.a
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 <sup>1</sup>	RCON5563	NR	2.b

	(Column A) N	lumber of Loans	(Column B) A	mount Currently	]
Dollar amounts in thousands			Outs	tanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less	RCON5564	25	RCON5565	1,473	3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5566	113	RCON5567	14,874	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	269	RCON5569	119,095	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less	RCON5570	1115	RCON5571	35,654	4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5572	305	RCON5573	39,773	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574	218	RCON5575	72,417	4.c.

### Dollar amounts in thousands

RCON5577

NR 6.b.

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less	RCON6860	No	5.
If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.			6.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b	RCON5576	NR	6.a.

b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item

	(Column A) N	lumber of Loans	(Column B) A	mount Currently	1
Dollar amounts in thousands			Outs	tanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less	RCON5578	2	RCON5579	56	7.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5580	41	RCON5581	5,343	7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5582	39	RCON5583	10,196	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:					8.
a. With original amounts of \$100,000 or less	RCON5584	105	RCON5585	3,332	8.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5586	54	RCON5587	6,643	8.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5588	44	RCON5589	9,821	8.c.

NR M.1.d.

RCONF636

### Schedule RC-D - Trading Assets and Liabilities(Form Type - 041)

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

#### Dollar amounts in thousands NR RCON3531 1. U.S. Treasury securities..... RCON3532 NR 2. U.S. Government agency obligations (exclude mortgage-backed securities)..... 3. Securities issued by states and political subdivisions in the U.S. RCON3533 NR 3. 4. Mortgage-backed securities (MBS): a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA..... RCONG379 NR 4.a b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include RCONG380 NR 4.b. CMOs, REMICs, and stripped MBS).... RCONG381 NR c. All other residential MBS..... RCONK197 NR 4.d. d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies 1...... RCONK198 NR 4.e e. All other commercial MBS.... 5. 5. Other debt securities: RCONHT62 NR 5.a. a. Structured financial products..... RCONG386 NR b. All other debt securities..... 5.b. 6 6. Loans: a. Loans secured by real estate: 6.a. RCONHT63 NR 6.a.1 1. Loans secured by 1-4 family residential properties..... RCONHT64 NR 2. All other loans secured by real estate..... 6.a.2 RCONF614 NR 6.b. b. Commercial and industrial loans..... c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes NR RCONHT65 6.c. purchased paper)..... RCONF618 NR 6.d. 7. Not applicable 8. Not applicable 8. RCON3541 NR 9. 9. Other trading assets. 10. 10. Not applicable 0 11. 11. Derivatives with a positive fair value...... RCON3545 0 12. 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)...... 13. **RCON3546** NR 13.a. a. Liability for short positions b. Other trading liabilities... RCONF624 NR 13.b 0 RCON3547 14. 14. Derivatives with a negative fair value..... RCON3548 15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)...... n 15. M 1 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. a. Loans secured by real estate: RCONHT66 NR M.1.a.1. 1. Loans secured by 1-4 family residential properties..... RCONHT67 NR M.1.a.2 2. All other loans secured by real estate..... RCONF632 NR M.1.b. b. Commercial and industrial loans..... c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes RCONHT68 NR M.1.c.

<sup>1.</sup> 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."

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

# Schedule RC-E - Deposit Liabilities(Form Type - 041)

Dollar amounts in thousands	Accounts To accounts (in demand	) Transaction tal transaction ncluding total deposits)	Accounts demand	) Transaction Memo: Total I deposits in column A)	Nontransact Total non accounts	imn C) ion Accounts transaction (including DAs)	
Deposits of:							
Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	597,988			RCONB550	2,741,279	1.
2. U.S. Government	RCON2202	0			RCON2520	0	2.
3. States and political subdivisions in the U.S	RCON2203	6,363			RCON2530	32,633	3.
4. Commercial banks and other depository institutions in the U.S	RCONB551	0			RCONB552	0	4.
5. Banks in foreign countries	RCON2213	0			RCON2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	604,351	RCON2210	604,351	RCON2385	2,773,912	7.

Donar amounts in thousands		
Selected components of total deposits (i.e., sum of item 7, columns A and C):		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	34,174
b. Total brokered deposits	RCON2365	0
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup>	RCONHK05	0
d. Maturity data for brokered deposits:		
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
2. Not applicable		
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
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	NR
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0
g. Total reciprocal deposits (as of the report date)	RCONJH83	0
Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column above):		
a. Savings deposits:		
1. Money market deposit accounts (MMDAs)	RCON6810	1,923,286
2. Other savings deposits (excludes MMDAs)	RCON0352	615,221
b. Total time deposits of less than \$100,000	RCON6648	70,827
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	70,906
d. Total time deposits of more than \$250,000	RCONJ474	93,672
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	11,816
Maturity and repricing data for time deposits of \$250,000 or less:		
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: 1, 2		
1. Three months or less	RCONHK07	39,787
2. Over three months through 12 months	RCONHK08	89,520
3. Over one year through three years	RCONHK09	12,309
4. Over three years	RCONHK10	117
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup>	RCONHK11	129,298
Maturity and repricing data for time deposits of more than \$250,000:		
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: 1, 4		
1. Three months or less	RCONHK12	35,394
2. Over three months through 12 months	RCONHK13	54,950
3. Over one year through three years	RCONHK14	3,328
4. Over three years	RCONHK15	0
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in		
Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup>	RCONK222	90,344
Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction avings account deposit products intended primarily for individuals for personal, household, or family use?	RCONP752	Yes
emorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum on 5 above.		
Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum		
ems 6.a and 6.b must be less than or equal to item 1, column A, above): <sup>5</sup> a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals		

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

<sup>1, 2.</sup> Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>3.</sup> 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.

<sup>1, 4.</sup> Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>3.</sup> 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.

<sup>5.</sup> The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

<b>783</b> M.6.b.	40,783	RCONP754	b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use
M.7.			7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):
M.7.a.			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):
<b>591</b> M.7.a.1.	1,096,591	RCONP756	Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use
M.7.a.2	826,695	RCONP757	2. Deposits in all other MMDAs of individuals, partnerships, and corporations
M.7.b.			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.	540,945	RCONP758	Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use
2 <b>76</b> M.7.b.2.	74,27€	RCONP759	2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations

# Schedule RC-F - Other Assets(Form Type - 041)

Dollar amounts in thousar	nds		
1. Accrued interest receivable <sup>2</sup>	RCONB556	11,125	1.
2. Net deferred tax assets <sup>3</sup>	RCON2148	32,585	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup>	RCONHT80	0	3.
4. Equity investments without readily determinable fair values <sup>5</sup>	RCON1752	12,064	4.
5. Life insurance assets:			5.
a. General account life insurance assets	RCONK201	45,820	5.a.
b. Separate account life insurance assets	RCONK202	21,571	5.b.
c. Hybrid account life insurance assets	RCONK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)	RCON2168	9,322	6.
a. Prepaid expenses	RCON2166	4,712	6.a.
b. Repossessed personal property (including vehicles)	RCON1578	NR	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	NR	6.c.
d. FDIC loss-sharing indemnification assets	RCONJ448	NR	6.d.
e. Computer software	RCONFT33	NR	6.e.
f. Accounts receivable	RCONFT34	NR	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans	RCONFT35	NR	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component	TEXT3549	NR	6.h.
2. Amount of component	RCON3549	NR	6.h.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component	TEXT3550	NR	6.i.1
2. Amount of component	RCON3550	NR	6.i.2
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component	TEXT3551	NR	6.j.1
2. Amount of component	RCON3551	NR	6.j.2
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	132,487	7.

<sup>2.</sup> Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.

<sup>3.</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>4.</sup> 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.

<sup>5.</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

# Schedule RC-G - Other Liabilities(Form Type - 041)

1. Not available			1.
a. Interest accrued and unpaid on deposits <sup>1</sup>	RCON3645	90	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	100,170	1.b.
2. Net deferred tax liabilities <sup>2</sup>	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures <sup>3</sup>	RCONB557	451	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCON2938	55,670	4.
a. Accounts payable	RCON3066	NR	4.a.
b. Deferred compensation liabilities	RCONC011	49,403	4.b.
c. Dividends declared but not yet payable	RCON2932	NR	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	NR	4.d.
e. Operating lease liabilities	RCONLB56	NR	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3552	NR	4.f.1.
2. Amount of component	RCON3552	NR	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3553	NR	4.g.1.
2. Amount of component	RCON3553	NR	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component	TEXT3554	NR	4.h.1.
2. Amount of component	RCON3554	NR	4.h.2.
5. Total	RCON2930	156,381	5.

<sup>1.</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

<sup>2.</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>3.</sup> Institutions that have adopted ASU 2016-13 should report in item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

# Schedule RC-K - Quarterly Averages(Form Type - 041)

Interest-bearing balances due from depository institutions	RCON3381	374,946	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup>	RCONB558	940,230	2.
3. Mortgage-backed securities <sup>2</sup>	RCONB559	105,855	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading <sup>2</sup>	RCONB560	534,944	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	0	5.
6. Loans:			6.
a. Total loans	RCON3360	1,893,254	6.
b. Loans secured by real estate:			6.1
1. Loans secured by 1-4 family residential properties	RCON3465	242,292	6.1
2. All other loans secured by real estate	RCON3466	983,291	6.1
c. Commercial and industrial loans	RCON3387	301,485	6.0
d. Loans to individuals for household, family, and other personal expenditures:			6.0
1. Credit cards	RCONB561	1,964	6.0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	252,358	6.
Item 7 is to be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes. 7. Trading assets	RCON3401	NR	7.
8. Lease financing receivables (net of unearned income)	RCON3484	6,449	8.
9. Total assets <sup>4</sup>	RCON3368	4,083,675	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	780,566	10
11. Nontransaction accounts:			11
a. Savings deposits (includes MMDAs)	RCONB563	1,183,905	11
b. Time deposits of \$250,000 or less	RCONHK16	142,747	11
c. Time deposits of more than \$250,000	RCONHK17	95,558	11
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	3,379	12
To be completed by banks with \$100 million or more in total assets:	RCON3355	5,552	1 15
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) <sup>5</sup>	NCON3333	3,332	] '3
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 1, item 3) exceeding 5 percent of total loans.	RCON3386	105,379	M.
1. Loans to finance agricultural production and other loans to farmers <sup>2</sup>			

<sup>2.</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>2.</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>4.</sup> The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, and c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

<sup>5.</sup> The \$100 million asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

<sup>2.</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

# Schedule RC-L - Derivatives and Off-Balance Sheet Items(Form Type - 041)

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.

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines	RCON3814	93,032	1.a.
Item 1.a.(1) is to be completed for the December report only.  1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above)	RCONHT72	NR	1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)	RCON3815	30,329	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).	RCONJ455	NR	1.b.1.
1. Unused consumer credit card lines <sup>1</sup>			
Other unused credit card lines	RCONJ456	NR	1.b.2.
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	11,500	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments	RCONF165	59,252	1.c.1.b.
2. Not secured by real estate	RCON6550	19,676	1.c.2.
d. Securities underwriting	RCON3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans	RCONJ457	255,840	1.e.1.
2. Loans to financial institutions	RCONJ458	0	1.e.2.
3. All other unused commitments	RCONJ459	117,442	1.e.3.
2. Financial standby letters of credit	RCON3819	8,956	2.
Item 2.a is to be completed by banks with \$1 billion or more in total assets.  a. Amount of financial standby letters of credit conveyed to others 1	RCON3820	0	2.a.
3. Performance standby letters of credit	RCON3821	1,763	3.
Item 3.a is to be completed by banks with \$1 billion or more in total assets  a. Amount of performance standby letters of credit conveyed to others <sup>1</sup>	RCON3822	0	3.a.
4. Commercial and similar letters of credit	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	0	6.a.
b. Securities borrowed	RCON3432	0	6.b.

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

		7.c.
		7.c.1.
RCONG401	0	7.c.1.a.
RCONG402	0	7.c.1.b.
		7.c.2.
RCONG403	0	7.c.2.a.
RCONG404	0	7.c.2.b.
RCONG405	0	7.c.2.c.
	RCONG402  RCONG403  RCONG404	RCONG402 0  RCONG403 0  RCONG404 0

Dollar amounts in thousands			(Column B) Remaining Maturity of Over One Year Through Five Years		rity of One Year or   Maturity of Over One Year   Maturity of Ove		Maturity of Over Five		
d. Notional amounts by remaining maturity:							7.d.		
1. Sold credit protection: <sup>2</sup>							7.d.1.		
a. Investment grade	RCONG406	0	RCONG407	0	RCONG408	0	7.d.1.a.		
b. Subinvestment grade	RCONG409	0	RCONG410	0	RCONG411	0	7.d.1.b.		
2. Purchased credit protection: <sup>3</sup>							7.d.2.		
a. Investment grade	RCONG412	0	RCONG413	0	RCONG414	0	7.d2a.		
b. Subinvestment grade	RCONG415	0	RCONG416	0	RCONG417	0	7.d2b.		

<sup>1.</sup> The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2018, Report of Condition.

<sup>1.</sup> The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2018, Report of Condition.

<sup>1.</sup> The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2018, Report of Condition.

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

<sup>1.</sup> 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.

<sup>2.</sup> 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.

<sup>3.</sup> 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.

Dollar amounts in thousands			(Column B) Foreign Exchange Contracts			C) Equity e Contracts	Commodi	ımn D) y and Other tracts	
12. Gross amounts (e.g., notional amounts):									12.
a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.
b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12c1.
2. Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12c2
d. Over-the-counter option contracts:									12.d.
1. Written options	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0	12d1.
2. Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12d2
e. Swaps	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0	14.
Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	0							14.a.
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	15a1.
2. Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15a2
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0	15b1.
2. Gross negative fair value	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0	15b2

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
Item 16 is to be completed only by banks with total assets of \$10 billion or more						
16. Over-the counter derivatives: <sup>1</sup>						16.
a. Net current credit exposure	RCONG418 NR				RCONG422 NR	16.a.
b. Fair value of collateral:						16.b.
1. Cash - U.S. dollar	RCONG423 NR				RCONG427 NR	16.b.1.
2. Cash - Other currencies	RCONG428 NR				RCONG432 NR	16.b.2.
3. U.S. Treasury securities	RCONG433 NR				RCONG437 NR	16.b.3.
4. Not applicable						16.b.4.
5. Not applicable						16.b.5.
6. Not applicable						16.b.6.
7. All other collateral	RCONG453 NR				RCONG457 NR	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7))	RCONG458 NR				RCONG462 NR	16.b.8.

<sup>1.</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RC-M - Memoranda(Form Type - 041)

Dollar amounts in thousands		
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:		
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCON6164	5,080
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	1
2. Intangible assets:		
a. Mortgage servicing assets	RCON3164	0
Estimated fair value of mortgage servicing assets	RCONA590	0
b. Goodwill	RCON3163	36,309
c. All other intangible assets	RCONJF76	0
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)	RCON2143	36,309
3. Other real estate owned:		
a. Construction, land development, and other land	RCON5508	0
b. Farmland	RCON5509	0
c. 1-4 family residential properties	RCON5510	0
d. Multifamily (5 or more) residential properties	RCON5511	0
e. Nonfarm nonresidential properties	RCON5512	709
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7)	RCON2150	709
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported n Schedule RC, item 2.c) <sup>1</sup>	RCONJA29	282,722
5. Other borrowed money:		
a. Federal Home Loan Bank advances:		
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>		
a. One year or less	RCONF055	2,370
b. Over one year through three years	RCONF056	0
c. Over three years through five years	RCONF057	0
d. Over five years	RCONF058	2,990
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup>	RCON2651	2,370
3. Structured advances (included in items 5.a.(1)(a) - (d) above)	RCONF059	0
b. Other borrowings:		
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>		
a. One year or less	RCONF060	51
b. Over one year through three years	RCONF061	28
c. Over three years through five years	RCONF062	18
d. Over five years	RCONF063	30
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup>	RCONB571	51
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	RCON3190	5,487
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	Yes
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:		
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):	TEXT4087	Click here for value

<sup>1.</sup> Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities

<sup>1.</sup> Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

<sup>2.</sup> 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

<sup>3.</sup> Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

<sup>4.</sup> 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.

b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits			8.b.
from the public, if any (Example: www.examplebank.biz): <sup>1</sup>	TE01N528	Click here for value	8 h 1
2. URL 2	TE02N528		8.b.2.
	TE03N528		8.b.3.
3. URL 3	TE04N528		8.b.4.
4. URL 4	TE05N528		8.b.5.
5. URL 5			
6. URL 6	TE06N528 TE07N528		8.b.6.
7. URL 7			8.b.7.
8. URL 8	TE08N528		8.b.8.
9. URL 9	TE09N528		8.b.9.
10. URL 10	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1	TE01N529	NR	8.c.1.
2. Trade name 2	TE02N529	NR	8.c.2.
3. Trade name 3	TE03N529	NR	8.c.3.
4. Trade name 4	TE04N529	NR	8.c.4.
5. Trade name 5	TE05N529	NR	8.c.5.
6. Trade name 6	TE06N529		8.c.6.
Item 9 is to be completed annually in the December report only.		1	
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	NR	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	RCONF065	127	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans	RCONK169	0	13.a.1.a.1
2. Other construction loans and all land development and other land loans	RCONK170	0	13.a.1.a.2
b. Secured by farmland	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172	0	13.a.1.c.1
Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2
a. Secured by first liens	RCONK173	0	13a.1.c2a
b. Secured by junior liens	RCONK174	0	13a.1.c2.b
d. Secured by multifamily (5 or more) residential properties	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	0	13.a.1.e.1
Loans secured by other nonfarm nonresidential properties	RCONK177	0	13.a.1.e.2
2. Not applicable			13.a.2.
3. Not applicable			13.a.3.
4. Not applicable			13.a.4.
5. All other loans and all leases	RCONK183	0	13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.

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

Dollar amounts in thousands		
1. Construction, land development, and other land	RCONK187	0
2. Farmland	RCONK188	0
3. 1-4 family residential properties	RCONK189	0
4. Multifamily (5 or more) residential properties	RCONK190	0
5. Nonfarm nonresidential properties	RCONK191	0
6. Not applicable		
7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	RCONK192	0
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461	0
d. Other assets (exclude FDIC loss-sharing indemnification assets)	RCONJ462	0
ms 14.a and 14.b are to be completed annually in the December report only.		
. Captive insurance and reinsurance subsidiaries:		
a. Total assets of captive insurance subsidiaries <sup>1</sup>	RCONK193	NR
b. Total assets of captive reinsurance subsidiaries <sup>1</sup>	RCONK194	NR
m 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:		
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCONL133	NR
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	RCONL135	NR
m 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.		
. International remittance transfers offered to consumers: <sup>1</sup>		
Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date	RCONN523	NR
Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.  b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions		
during the calendar year ending on the report date and:	RCONN524	NR
Estimated dollar value of international remittance transfers      Estimated number of international remittance transfers for which your institution applied the permanent.	RCOININ524	NK
exchange rate exception	RCONMM07	NR
S. Estimated number of international remittance transfers for which your institution applied the permanent covered third- party exception	RCONMQ52	NR
7. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP quidity Facility (PPPLF): <sup>1</sup>		
a. Number of PPP loans outstanding	RCONLG26	1191
b. Outstanding balance of PPP loans	RCONLG27	146,646
c. Outstanding balance of PPP loans pledged to the PPPLF	RCONLG28	0
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:		
1. One year or less	RCONLL59	0
2. More than one year	RCONLL60	0
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	RCONLL57	0
. Money Market Mutual Fund Liquidity Facility (MMLF):		
a. Outstanding balance of assets purchased under the MMLF	RCONLL61	0
	1	

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

<sup>1.</sup> Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such trans

Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

BANK OF STOCKTON RSSD-ID 479268 Last Updated on 4/28/2021 FFIEC 041 Report Date 3/31/2021

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# Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 041)

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

Dollar amounts in thousands		) Past due 30 days and still cruing	(Column B) Past due 90 days or more and still accruing			) 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.1.
Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	306	RCON5399	0	RCON5400	380	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens	RCONC236	73	RCONC237	0	RCONC229	1,575	1.c2a.
b. Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	76	1.c2.b.
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	129	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	37	RCONF180	0	RCONF182	55	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans	RCON1606	103	RCON1607	0	RCON1608	207	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards	RCONB575	151	RCONB576	14	RCONB577	0	5.a.
b. Automobile loans	RCONK213	480	RCONK214	0	RCONK215	360	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216	242	RCONK217	0	RCONK218	32	5.c.
6. Not applicable							6.
7. All other loans <sup>1</sup>	RCON5459	6	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables	RCON1226	272	RCON1227	0	RCON1228	953	8.
9. Total loans and leases (sum of items 1 through 8)	RCON1406	1,670	RCON1407	14	RCON1403	3,767	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:	RCONK036	0	RCONK037	0	RCONK038	0	11.
Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
Bebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
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	12a1a
b. Other construction loans and all land development and other land loans	RCONK048	0	RCONK049	0	RCONK050	0	12a1b
2. Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	0	12.a.2.
3. Secured by 1-4 family residential properties:							12.a.3.
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK054	0	RCONK055	0	RCONK056	0	12a3a

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

Dollar amounts in thousands	through 89	) Past due 30 days and still ruing	days or m	) Past due 90 ore and still ruing	(Column C) N	onaccrual	
b. Closed-end loans secured by 1-4 family residential properties:							122
1. Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	122
2. Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	122
Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0	12.
5. Secured by nonfarm nonresidential properties:							12
a. Loans secured by owner-occupied nonfarm nonresidential							١.
properties	RCONK066	0	RCONK067	0	RCONK068	0	12
b. Loans secured by other nonfarm nonresidential properties	RCONK069	0	RCONK070	0	RCONK071	0	12
b. Not applicable							1
c. Not applicable							1
d. Not applicable							1
e. All other loans and all leases	RCONK087	0	RCONK088	0	RCONK089	0	1
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	1
Loans restructured in troubled debt restructurings included in Schedule C-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, emorandum item 1):							N
a. Construction, land development, and other land loans:							Ν
1. 1-4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0	N
Other construction loans and all land development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0	N
b. Loans secured by 1-4 family residential properties	RCONF661	0	RCONF662	0	RCONF663	0	1
c. Secured by multifamily (5 or more) residential properties	RCONK111	0	RCONK112	0	RCONK113	0	ľ
d. Secured by nonfarm nonresidential properties:							,
Loans secured by owner-occupied nonfarm nonresidential	DOONIKAAA		DOONIKAAF		DOON!!/440		1.
properties	RCONK114	0	RCONK115	0	RCONK116	55	1
2. Loans secured by other nonfarm nonresidential properties	RCONK117	0	RCONK118	0	RCONK119	0	1
e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	0	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):	RCONK120	0	RCONK121	0	RCONK122	0	) N
1. To U.S. addressees (domicile) <sup>1</sup>							
2. To non-U.S. addressees (domicile)	RCONK123	0	RCONK124	0	RCONK125	0	) N
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK126	77	RCONK127	0	RCONK128	42	. n
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):  1. Loans secured by farmland	RCONK130	0	RCONK131	0	RCONK132	0	M
2. Not applicable							٨
Not applicable     Not applicable							,
Not applicable     Loans to individuals for household, family, and other personal expenditures:							,
a. Credit cards	RCONK274	0	RCONK275	n	RCONK276	0	,
	RCONK277	77	RCONK278	0		42	4
b. Automobile loans      c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK277	0	RCONK278		RCONK279		)
Memorandum item 1.f.(5) 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 5 percent of total loans  5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above 1	RCONK138	0	RCONK139	0	RCONK140	0	

<sup>.</sup> The \$300 million asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

<sup>1.</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

M.9.

NR M.9.a.

NR M.9.b.

RCONL185

NR RCONL188

Dellas assessats in the conseque	through 89	) Past due 30 days and still	days or ı	B) Past due 90 more and still	(Column C)	) Nonaccrua	ı
Dollar amounts in thousands	aco	ruing	ac	cruing			_
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) <sup>2</sup>	RCONHK26	77	RCONHK27	0	RCONHK28	Ş	<b>97</b> M
,				1			-
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 м
B. Not available							М
Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:	DOONIAGAG		DOONIAGAG		DOONAGE		<b>.</b>
a. Loans secured by real estate to non-U.S. addressees (domicile)	RCON1248		RCON1249	0	RCON1250		<b>0</b> M
(included in Schedule RC-N, item 1, above) <sup>1</sup>							
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382		<b>0</b> M
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 м
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 м
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 5 percent of total loans:	RCON1594	0	RCON1597	0	RCON1583		<b>0</b> M
Loans to finance agricultural production and other loans to farmers (included							
n Schedule RC-N, item 7, above) <sup>1</sup>							
i. Loans and leases held for sale (included in Schedule RC-N, items 1 through B, above)	RCONC240	0	RCONC241	0	RCONC226		<b>0</b> M
	Dollar a	mounts in th	ousands				
i. Not applicable							M.6.
		mounts in th	ousands <sub>-</sub>				
Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and D Additions to nonaccrual assets during the previous six months				RCONC410		NR	M.7.
. Nonaccrual assets sold during the previous six months				RCONC411		NR	M.8.
			_				
		) Past due 30		B) Past due 90	(Column C)	) Nonaccrua	ı
Dollar amounts in thousands		days and still ruing		nore and still cruing			

RCONL183

RCONL186

NR RCONL184

NR RCONL187

9. Purchased credit-impaired loans accounted for in accordance with FASB

a. Outstanding balance.....

b. Amount included in Schedule RC-N, items 1 through 7, above.....

ASC 310-30 (former AICPA Statement of Position 03-3):<sup>2</sup>

<sup>2.</sup> Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

<sup>1.</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

<sup>1.</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.

<sup>2.</sup> Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

3,379,332

No 10.

NR 10.a.

NR 10.b.

No 11.

NR 11.b.

1.489.993

NR 11.a.

M.1.

M.1.a.

M.1.a.1.

M 1 b

M.1.c.

M.1.c.1.

M.1.c.2.

M.1.d.

71292 M.1.a.2.

2454 M.1.b.2.

1,855,165 M.1.b.1.

30,211

1344

RCONF236

RCONK656

RCONK657

RCONK658

RCONK659

RCONK660

RCONK661

RCONF049

RCONF050

RCONF051

RCONF052

RCONF045

RCONF046

# Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 041)

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

Dollar amounts in thousands

#### RCONF237 0 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions...... 3. Not applicable 4.089.802 RCONK652 4. Average consolidated total assets for the calendar quarter..... RCONK653 a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)...... 5. Average tangible equity for the calendar quarter<sup>1</sup>..... RCONK654 600.660 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): RCONG465 0 7 a a. One year or less..... RCONG466 0 7.b. b. Over one year through three years..... RCONG467 0 7.c. c. Over three years through five years..... RCONG468 0 7.d. d. Over five vears..... 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC. item 19): RCONG469 0 8.a. a. One year or less..... RCONG470 0 8.b. b. Over one year through three years..... RCONG471 0 8.c. c. Over three years through five years..... RCONG472 0 8.d. d. Over five years..... RCONG803 0 9. 9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b)..... Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. RCONL190 NR 9.a. a. Fully consolidated brokered reciprocal deposits..... 10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and

a. Banker's bank deduction....

If the answer to item 10 is "YES." complete items 10.a and 10.b.

b. Banker's bank deduction limit.....

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......

the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and

If the answer to item 11 is "YES," complete items 11.a and 11.b.

- a. Custodial bank deduction.....
- b. Custodial bank deduction limit.....
- 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):

2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....

- a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:<sup>1</sup>
  - 1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....
- b. Deposit accounts (excluding retirement accounts) of more than \$250,000:<sup>1</sup>
  - Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....

     Number of deposit accounts (excluding retirement accounts) of more than \$250,000......
- c. Retirement deposit accounts of \$250,000 or less:<sup>1</sup>
  - 1. Amount of retirement deposit accounts of \$250,000 or less.....
  - 2. Number of retirement deposit accounts of \$250,000 or less.....
- d. Retirement deposit accounts of more than \$250,000:1

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

<sup>1.</sup> 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.

1. Amount of retirement deposit accounts of more than \$250,000	RCONF047	3,963
Number of retirement deposit accounts of more than \$250,000.	RCONF048	11
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.		
Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) <sup>3</sup> Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or	RCON5597	1,287,058
varent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		
a. Legal title	TEXTA545	NR
b. FDIC Certificate Number	RCONA545	0
. Not applicable		
. Not applicable		
demorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.  Criticized and classified items:		
a. Special mention	RCONK663	CONF
b. Substandard	RCONK664	CONF
c. Doubtful	RCONK665	CONF
d. Loss.	RCONK666	CONF
. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:		
a. Nontraditional 1-4 family residential mortgage loans	RCONN025	CONF
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCONN026	CONF
. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:		
a. Higher-risk consumer loans	RCONN027	CONF
b. Securitizations of higher-risk consumer loans	RCONN028	CONF
"Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC egulations:		
a. Higher-risk commercial and industrial loans and securities	RCONN029	CONF
b. Securitizations of higher-risk commercial and industrial loans and securities	RCONN030	CONF
0. Commitments to fund construction, land development, and other land loans secured by real estate:		
a. Total unfunded commitments	RCONK676	NR
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677	NR
Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions excluding FDIC loss-sharing agreements)	RCONK669	NR
2. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)	RCONK678	NR
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.		
<ol><li>Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing greements):</li></ol>		
a. Construction, land development, and other land loans secured by real estate	RCONN177	NR
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCONN178	NR
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCONN179	NR
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN180	NR
e. Commercial and industrial loans	RCONN181	NR
f. Credit card loans to individuals for household, family, and other personal expenditures	RCONN182	NR
g. All other loans to individuals for household, family, and other personal expenditures	RCONN183	NR
h. Non-agency residential mortgage-backed securities	RCONM963	NR
flemorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.	RCONK673	CONF
4. Amount of the institution's largest counterparty exposure		
5. Total amount of the institution's 20 largest counterparty exposures	RCONK674	CONF
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.  16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum tem 1)	RCONL189	NR

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.			M.17.
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance     Act and FDIC regulations	RCONL194	NR	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONL195	NR	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCONL196	NR	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	NR	M.17.d.

Dollar amounts in thousands  18. Outstanding balance of 1-4 family			Probability of Default (PD)	(Column D) Two-Year Probability of Default (PD) 7.01-10%	Probability of Default (PD)	Probability of Default (PD)	Probability of Default (PD)	H) Two-Year Probability of Default (PD)	of Default (PD) 20.01–22%	J) Two-Year Probability of Default	Probability of Default (PD)	Probability			(Column O) PDs Were Derived Using	
residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																M18.
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONM964 CONF		RCONM966 CONF	RCONM967 CONF	RCONM968 CONF	RCONM969 CONF	RCONM970 CONF	RCONM971 CONF		RCONM973 CONF	RCONM974 CONF	RCONM975 CONF	RCONM976 CONF	RCONM977 CONF	RCONM978 CONF	
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCONM979 CONF		RCONM981 CONF	RCONM982 CONF	RCONM983 CONF	RCONM984 CONF	RCONM985 CONF	RCONM986 CONF			RCONM989 CONF	RCONM990 CONF		RCONM992 CONF	RCONM993 CONF	
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCONM994 CONF		RCONM996 CONF	RCONM997 CONF	RCONM998 CONF	RCONM999 CONF	RCONN001 CONF	RCONN002 CONF			RCONN005 CONF	RCONN006 CONF	RCONN007 CONF	RCONN008 CONF	RCONN009 CONF	
d. Revolving, open-end loans secured by     1-4 family residential properties and     extended under lines of credit	RCONN010 CONF		RCONN012 CONF	RCONN013 CONF	RCONN014 CONF	RCONN015 CONF	RCONN016 CONF	RCONN017 CONF			RCONN020 CONF	RCONN021 CONF	RCONN022 CONF		RCONN024 CONF	1
e. Credit cards	RCONN040 CONF		RCONN042 CONF	RCONN043 CONF	RCONN044 CONF	RCONN045 CONF	RCONN046 CONF	RCONN047 CONF			RCONN050 CONF	RCONN051 CONF	RCONN052 CONF	RCONN053 CONF	RCONN054 CONF	
f. Automobile loans	RCONN055 CONF	RCONN056 CONF	RCONN057 CONF	RCONN058 CONF	RCONN059 CONF	RCONN060 CONF	RCONN061 CONF	RCONN062 CONF			RCONN065 CONF	RCONN066 CONF	RCONN067 CONF	RCONN068 CONF	RCONN069 CONF	
g. Student loans	RCONN070 CONF	RCONN071 CONF	RCONN072 CONF	RCONN073 CONF	RCONN074 CONF	RCONN075 CONF	RCONN076 CONF	RCONN077 CONF			RCONN080 CONF	RCONN081 CONF	RCONN082 CONF	RCONN083 CONF	RCONN084 CONF	
h. Other consumer loans and revolving credit plans other than credit cards	RCONN085 CONF		RCONN087 CONF	RCONN088 CONF	RCONN089 CONF	RCONN090 CONF	RCONN091 CONF	RCONN092 CONF		RCONN094 CONF	RCONN095 CONF	RCONN096 CONF	RCONN097 CONF	RCONN098 CONF	RCONN099 CONF	
i. Consumer leases	RCONN100 CONF		RCONN102 CONF	RCONN103 CONF	RCONN104 CONF	RCONN105 CONF	RCONN106 CONF	RCONN107 CONF		RCONN109 CONF	RCONN110 CONF	RCONN111 CONF	RCONN112 CONF	RCONN113 CONF	RCONN114 CONF	
j. Total	RCONN115 CONF		RCONN117 CONF	RCONN118 CONF	RCONN119 CONF	RCONN120 CONF		RCONN122 CONF			RCONN125 CONF	RCONN126 CONF		RCONN128 CONF		M18j.

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities(Form Type - 041)

Schedule RC-P is to be completed by banks 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 or trading exceed \$10 million for two consecutive quarters.

#### Dollar amounts in thousands

Retail originations during the quarter of 1-4 family residential mortgage loans for sale	RCONHT81	15,643	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>2</sup>	RCONHT82	0	2.
3. 1-4 family residential mortgage loans sold during the quarter	RCONFT04	15,643	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5)	RCONFT05	0	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i)	RIADHT85	914	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter	RCONHT86	0	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	RCONM288	0	7.c.

# Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis(Form Type - 041)

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Available-for-sale debt securities and equity securities with readily						1
determinable fair values not held for trading 1	RCONJA36 1,588,832	RCONG474	RCONG475 1,588,832	RCONG476 0	RCONG477	1.
2. Not applicable						2.
3. Loans and leases held for sale	RCONG483	RCONG484	RCONG485	RCONG486	RCONG487	3.
4. Loans and leases held for investment	RCONG488	RCONG489 0	RCONG490 0	RCONG491 0	RCONG492 0	4.
5. Trading assets:						5.
a. Derivative assets	RCON3543 0	_	RCONG494 0	_	-	5.a.
b. Other trading assets	RCONG497 0	RCONG498 0	RCONG499 0	RCONG500 0	RCONG501 0	5.b.
Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	RCONF240	RCONF684	RCONF692 0	RCONF241	RCONF242	5.b.1.
6. All other assets	RCONG391 0	RCONG392 0	RCONG395 0	RCONG396 0	RCONG804 0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCONG502 1,588,832	RCONG503 0	RCONG504 1,588,832	RCONG505	RCONG506	7.
8. Deposits	RCONF252 0	RCONF686 0	RCONF694 0	RCONF253 0	RCONF254 0	8.
9. Not applicable						9.
10. Trading liabilities:						10.
a. Derivative liabilities	RCON3547 0	RCONG512 0	RCONG513 0	RCONG514 0	RCONG515 0	10.a.
b. Other trading liabilities	RCONG516 0	RCONG517 0	RCONG518 0	RCONG519 0	RCONG520 0	10.b.
11. Not applicable						11.
12. Not applicable						12.

<sup>1.</sup> Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

<sup>2.</sup> Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.

Dollar amounts in thousands	(Column A)Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
13. All other liabilities	RCONG805	RCONG806 0	RCONG807	RCONG808 0	RCONG809 0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531	RCONG532 0	RCONG533	RCONG534	RCONG535	14.
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 NR	RCONG537 NR	RCONG538 NR	RCONG539 NR	RCONG540 NR	M.1.a

Dollar amounts in thousands	(Column A)Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
b. Nontrading derivative assets	RCONG541 NR	RCONG542 NR	RCONG543 NR	RCONG544 NR	RCONG545 NR	M.1.b
				l		J
	Dollar	amounts in tho	usands			
c. Disclose component and the dollar amount of that component:						M.1.c.
1. Describe component			TE)	KTG546	NR	M.1.c.1
Dellar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	LESS: Amounts Netted in the Determination of	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands	RCONG546	Total Fair Value RCONG547	RCONG548	RCONG549	RCONG550	
2. Amount of component	NR	NR	NR	NR		M.1.c.
	Dollar	amounts in tho	usands			
d. Disclose component and the dollar amount of that component:						M.1.d.
1. Describe component			TE)	(TG551	NR	M.1.d.
Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2 Amount of component	RCONG551 NR	RCONG552 NR	RCONG553 NR	RCONG554 NR	RCONG555 NR	M.1.c
2. Amount of component		amounts in tho		, Nix		]
e. Disclose component and the dollar amount of that component:						M.1.e.
1. Describe component			TE)	(TG556		
Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements		
Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value RCONG557	(Column C) Level 1 Fair Value Measurements RCONG558	(Column D) Level 2 Fair Value Measurements  RCONG559	(Column E) Level 3 Fair Value Measurements  RCONG560	M.1.e.
	(Column A) Total Fair Value Reported on Schedule RC RCONG556 NR	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements RCONG558 NR	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements  RCONG560	M.1.e.
Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC RCONG556 NR	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value RCONG557 NR	(Column C) Level 1 Fair Value Measurements RCONG558 NR	(Column D) Level 2 Fair Value Measurements  RCONG559	(Column E) Level 3 Fair Value Measurements  RCONG560 NR	M.1.e.

Dollar amounts in thousands	(Column A)Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value S Measurements
2. Amount of component	RCONG561 NR	RCONG562 NR	RCONG563 N	RCONG564	RCONG565
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):		·			
a. Loan commitments (not accounted for as derivatives)	RCONF261 NR	RCONF689 NR	RCONF697 N	RCONF262	RCONF263 IR NR
b. Nontrading derivative liabilities	RCONG566 NR	RCONG567 NR	RCONG568 N	RCONG569 R	RCONG570 IR NR
	Dollar	amounts in tho	usands		
. Disclose component and the dollar amount of that component:					M
. Describe component			TI	EXTG571	NR M
	(Column A) Total Fair Value Reported on	(Column B) LESS: Amounts Netted in the	(Column C) Level 1 Fair Value	(Column D) Level 2 Fair Value	(Column E) Level 3 Fair Value
Dollar amounts in thousands	Schedule RC	Determination of Total Fair Value	Measurements	Measurement	s Measurements
. Amount of component	RCONG571 NR	RCONG572 NR	RCONG573 N	RCONG574	RCONG575 IR NR
Disclose component and the dollar amount of that component:	Dollar	amounts in tho	usands		N
Describe component			TI	EXTG576	NR M
·					
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value s Measurements
Dollar amounts in thousands		Total Fair Value			
	RCONG576	Total Fair Value RCONG577	RCONG578	RCONG579	RCONG580
		Total Fair Value			
	RCONG576 NR	Total Fair Value RCONG577	RCONG578 N		RCONG580
Amount of component	RCONG576 NR	Total Fair Value RCONG577 NR	RCONG578 N		RCONG580
Amount of component  Disclose component and the dollar amount of that component:	RCONG576 NR Dollar	Total Fair Value RCONG577 NR amounts in the	RCONG578 N usands		RCONG580 IR NR
. Amount of component  Disclose component and the dollar amount of that component:	RCONG576 NR Dollar	Total Fair Value RCONG577 NR amounts in the	RCONG578 N usands	R N	RCONG580 IR NR
. Amount of component	RCONG576 NR Dollar (Column A) Total Fair Value Reported on	Total Fair Value  RCONG577  NR  amounts in the	RCONG578 N susands (Column C) Level 1 Fair Value	(Column D) Level 2 Fair Value	RCONG580 NR NR NR (Column E) Level 3 Fair Value
Dollar amounts in thousands  Amount of component  Disclose component and the dollar amount of that component:  Describe component  Dollar amounts in thousands	RCONG576 NR  Dollar  (Column A) Total Fair Value Reported on Schedule RC	Total Fair Value RCONG577 NR amounts in the	RCONG578 N susands Ti (Column C) Level 1 Fair	(Column D) Level 2 Fair Value	RCONG580 NR NR NR (Column E) Level 3 Fair Value

Dollar amounts in thousands
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f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component	TEXTG586	NR	M.2.f.1.

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

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. Secured by 1-4 family residential properties	RCONHT87	<b>0</b> M.3.a.1
2. All other loans secured by real estate	RCONHT88	<b>0</b> M.3.a.2
b. Commercial and industrial loans	RCONF585	<b>0</b> M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	RCONHT89	<b>0</b> M.3.c.
d. Other loans	RCONF589	<b>0</b> M.3.d.
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. Secured by 1-4 family residential properties	RCONHT91	<b>0</b> M.4.a.1
2. All other loans secured by real estate	RCONHT92	<b>0</b> M.4.a.2
b. Commercial and industrial loans	RCONF597	<b>0</b> M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	RCONHT93	<b>0</b> M.4.c.
d. Other loans	RCONF601	<b>0</b> M.4.d.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 041)

Part I is to be completed on a consolidated basis.

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	RCOAP742	90,454
2. Retained earnings <sup>1</sup>	RCOAKW00	571,312
To be completed only by institutions that have adopted ASU 2016-13:  a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)	RCOAJJ29	NR
3. Accumulated other comprehensive income (AOCI)	RCOAB530	-10,494
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	RCOAP838	1
. Common equity tier 1 minority interest includable in common equity tier 1 capital	RCOAP839	0
. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	RCOAP840	651,272
i. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	RCOAP841	36,309
LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	RCOAP842	0
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
2. 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):		
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP844	-1,654
b. Not applicable.		
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAP846	0
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	-8,840
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
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a)	RCOAP849	NR
Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:		
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	RCOAQ258	0
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	0
1. Not applicable		
2. Subtotal (item 5 minus items 6 through 10.b)	RCOAP852	625,457
3. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12	RCOALB58	0
4. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	RCOALB59	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 25 percent of item 12	RCOALB60	0
6. Not applicable		
7. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital	RCOAP857	0
and tier 2 capital to cover deductions <sup>1</sup>		
8. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCOAP858	0
9. Common equity tier 1 capital (item 12 minus item 18)	RCOAP859	625,457
0. Additional tier 1 capital instruments plus related surplus	RCOAP860	0
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	0
2. 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

<sup>1.</sup> Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.

<sup>1.</sup> An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

26. Tier 1 capital (sum of items 19 and 25)	RCOA8274	625,457	26.
27. Average total consolidated assets <sup>2</sup>	RCOAKW03	4,083,675	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions)	RCOAP875	36,309	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	RCOAB596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	RCOAA224	4,047,366	30.
31. Leverage ratio (item 26 divided by 30)	RCOA7204	15.4534%	31.

<sup>2.</sup> Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the	RCOALE74	0	21,
quarter-end report date? (enter "1" for Yes; enter "0" for No)	RCOALE74	U	31.6

Dollar amounts in thousands	(Column	A) Amount	(Colur	mn B) Percentage	
32. Total assets <sup>*</sup>	RCOA2170	NR			
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B	RCOAKX77	NR	RCOAKX	778 <b>N</b>	
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments	RCOAKX79	NR			
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	RCOAKX80	NR			
c. Other off-balance sheet exposures	RCOAKX81	NR			
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B	RCOAKX82	NR	RCOAKX	.83 N	
Dollar am	ounts in thou	sands			
35. Unconditionally cancellable commitments			S540	NR	
36. Investments in the tier 2 capital of unconsolidated financial institutions		RCOA	LB61	NR	
37. Allocated transfer risk reserve		RCOA	3128	NR	
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:					
a. Loans and leases held for investment		RCOA	JJ30	NR	
b. Held-to-maturity debt securities		RCOA	JJ31	NR	
c. Other financial assets measured at amortized cost		RCOA	JJ32	NR	
39. Tier 2 capital instruments plus related surplus		RCOA	P866	0	
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital		RCOA	\P867		
41. Total capital minority interest that is not included in tier 1 capital		RCOA	NP868		
42. Allowance for loan and lease losses includable in tier 2 capital <sup>2</sup>	RCOA	5310	48,357		
43. Not applicable.					
14. Tier 2 capital before deductions (sum of items 39 through 42)		RCOA	P870	48,357	
45. LESS: Tier 2 capital deductions		RCOA	P872	0	
46. Tier 2 capital (greater of item 44 minus item 45, or zero)		RCOA	5311	48,357	
47. Total capital (sum of items 26 and 46)		RCOA	3792	673,814	
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		RCOA	A223	3,850,868	
Dollar am	ounts in thou	sands			
49. Common equity tier 1 capital ratio (item 19 divided by item 48)		RCOA	P793	16.2420%	
50. Tier 1 capital ratio (item 26 divided by item 48)		RCOA	7206	16.2420%	
51. Total capital ratio (item 47 divided by item 48)		RCOA	7205	17.4977%	
Dollar am	ounts in thou	sands			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretic	nary bonus pay	ments:			
a. Capital conservation buffer		RCOA	H311	9.4977%	
b. Institutions subject to Category III capital requirements only: Total applicable capital but	fer	RCOW	/H312	NR	
53. Eligible retained income <sup>3</sup>		RCOA	H313	NR	
54. Distributions and discretionary bonus payments during the quarter <sup>4</sup>		RCOA	H314	NR	
55. Institutions subject to Category III capital standards only: Supplementary leverage ratio info	ormation:				
			11045	ND	
a. Total leverage exposure <sup>5</sup>		RCOA	H015	NR	

BANK OF STOCKTON RSSD-ID 479268 Last Updated on 4/28/2021 FFIEC 041 Report Date 3/31/2021

<sup>\*.</sup> For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion

<sup>2.</sup> Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.a.

<sup>3.</sup> Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Category III institutions must complete item 53 only if the amount reported in item 52.b above.

<sup>4.</sup> Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule

<sup>5.</sup> Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

## Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 041)

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

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	Risk-Weight	(Column G) Allocation by Risk-Weight Category 20%	Risk-Weight	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Cash and balances due from depository institutions	RCOND957 541,966	RCONS396 0	RCOND958 422,722				RCOND959 119,244	RCONS397 0	RCOND960 0	RCONS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities <sup>3</sup>	RCOND961 9,803	RCONS399 0	RCOND962 0	RCONHJ74 0	RCONHJ75 0		RCOND963 9,803	RCOND964 0	RCOND965 0	RCONS400 0	2.a
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCONJA21 1,588,832	RCONS402 -2,348	RCOND967 79,903	RCONHJ76 0	RCONHJ77 0		RCOND968 948,424	RCOND969	RCOND970 62,546	RCONS403	2.b
Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3.а
b. Securities purchased under agreements to resell	RCONH171 0	RCONH172 0									3.b
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures	RCONS413 0	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 0	RCONS417 0		4.a
b. High volatility commercial real estate exposures	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0	4.b
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup>	RCONS423	RCONS424 0	RCONS425	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427	RCONS428	RCONS429 0	4.0

Dollar amounts in thousands	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
1. Cash and balances due from depository institutions									1.
2. Securities:									2.
a. Held-to-maturity securities									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCONS405 500,307		RCONS406 0				RCONH271 0	RCONH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									3.
a. Federal funds sold									3.a.

<sup>3.</sup> Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.

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

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure	Other	
Dollar amounts in thousands								Amount	Asset Amount	1
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures								RCONH273 0	RCONH274 0	4.a.
b. High volatility commercial real estate exposures								RCONH275 0	RCONH276 0	4.b.

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	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by	Application of	Application of						
	Risk-Weight	Other	Other						
	Category 250%	Category 300%	Category 400%	Category 600%	Category 625%	Category	Category	Risk-Weighting	Risk-Weighting
						937.5%	1,250%	Approaches	Approaches
								Exposure	Risk-Weighted
Dollar amounts in thousands								Amount	Asset Amount
								RCONH277	RCONH278
c. Exposures past due 90 days or more or on nonaccrual								0	0

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in	(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	(Column J) Allocation by Risk-Weight Category	
Dollar amounts in thousands		Column A							100%	150%	ı
4. Loans and leases held for sale (continued):											4.
d. All other exposures	RCONS431 0	RCONS432 0	RCONS433 0	RCONHJ80 0	RCONHJ81 0		RCONS434 0	RCONS435 0	RCONS436 0	RCONS437 0	4.d.
5. Loans and leases held for investment:											5.
a. Residential mortgage exposures	RCONS439 237,907	RCONS440 0	RCONH178 0				RCONS441 0	RCONS442 172,007	RCONS443 65,900		5.a.
b. High volatility commercial real estate exposures	RCONS445 0	RCONS446 0	RCONH179 0				RCONH180 0	RCONH181 0	RCONH182 0	RCONS447 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>7</sup>	RCONS449 3,781	RCONS450 0	RCONS451 0	RCONHJ82 0	RCONHJ83		RCONS452 0	RCONS453 0	RCONS454 0	RCONS455 3,781	5.c.
d. All other exposures	RCONS457 1,659,802	RCONS458 0	RCONS459 151,302	RCONHJ84 0	RCONHJ85 0		RCONS460 28	RCONS461 0	RCONS462 1,419,160	RCONS463 89,313	5.d
6. LESS: Allowance for loan and lease losses	RCON3123 65,579	RCON3123 65,579									6.
7. Trading assets	RCOND976 0	RCONS466 0	RCOND977	RCONHJ86 0	RCONHJ87		RCOND978 0	RCOND979 0	RCOND980 0	RCONS467 0	7.
8. All other assets <sup>8</sup>	RCOND981 217,317	RCONS469 36,309	RCOND982 482	RCONHJ88 0	RCONHJ89 0		RCOND983 13,442	RCOND984 0	RCOND985 145,513	RCONH185 0	8.
a. Separate account bank-owned life insurance											8.a
b. Default fund contributions to central counterparties											8.b

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted	
Dollar amounts in thousands								Amount	Asset Amount	l
4. Loans and leases held for sale (continued):										4.
d. All other exposures								RCONH279 0	RCONH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures								RCONH281 0	RCONH282 0	5.a.
b. High volatility commercial real estate exposures								RCONH283 0		5.b.
c. Exposures past due 90 days or more or on nonaccrual 11								RCONH285 0	RCONH286 0	5.c.
d. All other exposures								RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets		RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets <sup>12</sup>	RCONH293 0	RCONH188 0	RCONS470 0	RCONS471 0				RCONH294 0	RCONH295 0	8.
a. Separate account bank-owned life insurance								RCONH296 21,571	RCONH297 7,667	8.a.
b. Default fund contributions to central counterparties								RCONH298 0	RCONH299 0	8.b.

<sup>6.</sup> For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

<sup>7.</sup> For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

<sup>8.</sup> 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.

<sup>11.</sup> For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

<sup>12.</sup> 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.

Dollar amounts in thousands	(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	(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.a.
b. Available-for-sale securities	RCONS480 0	RCONS481 0	RCONS482 0	RCONS483	RCONS484 0	9.b.
c. Trading assets	RCONS485 0	RCONS486 0	RCONS487 0	RCONS488	RCONS489 0	9.c.
d. All other on-balance sheet securitization exposures	RCONS490 0	RCONS491 0	RCONS492 0	RCONS493 0	RCONS494 0	9.d.
10. Off-balance sheet securitization exposures	RCONS495 0	RCONS496 0	RCONS497	RCONS498	RCONS499 0	10.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From	Adjustments	Allocation by							
	Schedule RC	to Totals	Risk-Weight							
		Reported in	Category 0%	Category 2%	Category 4%	Category 10%	Category 20%	Category 50%	Category	Category
Dollar amounts in thousands		Column A							100%	150%
	RCON2170	RCONS500	RCOND987	RCONHJ90	RCONHJ91		RCOND988	RCOND989	RCOND990	RCONS503
11. Total balance sheet assets 14	4,193,829	-31,618	654,409	0	0		1,090,941	172,007	1,693,119	93,094

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by	Allocation by	Application of					
	Risk-Weight	Risk-Weight	Risk-Weight	Risk-Weight	Risk-Weight	Risk-Weight	Risk-Weight	Other
	Category 250%	Category 300%	Category 400%	Category 600%	Category 625%	Category 937.5%	Category 1,250%	Risk-Weighting
								Approaches
								Exposure
Dollar amounts in thousands								Amount
	RCONS504	RCONS505	RCONS506	RCONS507			RCONS510	RCONH300
11. Total balance sheet assets 14	0	500,307	0	0			0	21,571

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	Risk-Weight	Risk-Weight		Risk-Weight		Risk-Weight	(Column J) Allocation by Risk-Weight Category
Dollar amounts in thousands			, , , , , , , , , , , , , , , , , , , ,	, , ,		, ,	,	, , , , , , , , , , , , , , , , , , , ,	100%	150%
12. Financial standby letters of credit	RCOND991 8,956	RCOND992 8,956	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 8,956	RCONS511 0
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 1,763	RCOND998 882	RCOND999 0				RCONG603 0	RCONG604 0	RCONG605 881	RCONS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 0	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0
15. Retained recourse on small business obligations sold with recourse	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Face,	Credit	•	•		Allocation by		Allocation by	Allocation by	Allocation by	
	Notional, or	Equivalent	Risk-Weight	Risk-Weight	Risk-Weight				Risk-Weight	Risk-Weight	
	Other Amount	Amount	Category 0%	Category 2%	Category 4%	Category 10%	Category 20%	Category 50%	Category	Category	
Dollar amounts in thousands									100%	150%	
21	RCONS515	RCONS516	RCONS517	RCONS518	RCONS519		RCONS520	RCONS521	RCONS522	RCONS523	16.
16. Repo-style transactions <sup>21</sup>	0	0	0	0	0		0	0	0	0	10.
	RCONG618	RCONG619	RCONG620				RCONG621	RCONG622	RCONG623	RCONS524	17
17. All other off-balance sheet liabilities	0	0	0				0	0	0	0	17.
18. Unused commitments:*											18.
a. Original maturity of one year or less	RCONS525 216.568	RCONS526 43.314	RCONS527	RCONHJ96 0	RCONHJ97 0		RCONS528	RCONS529	RCONS530 43,314	RCONS531	18.a
a. Original maturity of one your of loco	2.0,000	.0,0							,		

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

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

<sup>\*.</sup> Excludes unused commitments to asset-backed commercial paper conduits.

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	(Column A) Face, Notional, or	(Column B) Credit Equivalent	(Column C) Allocation by Risk-Weight	(Column D) Allocation by Risk-Weight	,				(Column I) Allocation by Risk-Weight	(Column J) Allocation by Risk-Weight	
Dollar amounts in thousands	Other Amount	Amount	Category 0%	Category 2%	Category 4%	Category 10%	Category 20%	Category 50%	Category 100%	Category 150%	
b. Original maturity exceeding one year	RCONG624 339,701	RCONG625 169,851	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 0	RCONG629 169,850	RCONS539 0	18.b.
19. Unconditionally cancelable commitments	RCONS540 0	RCONS541 0									19.
20. Over-the-counter derivatives		RCONS542 0	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 0	RCONS548 0	20.
21. Centrally cleared derivatives		RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup>	RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 0	22.

Dollar amounts in thousands	(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	
				RCONH301	RCONH302	
16. Repo-style transactions <sup>24</sup>				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:*						18.
a. Original maturity of one year or less				RCONH303 0	RCONH304 0	18.a.
b. Original maturity exceeding one year				RCONH307 0	RCONH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup>	RCONH198 0	RCONH199 0	RCONH200 0			22.

<sup>24.</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

<sup>.</sup> Excludes unused commitments to asset-backed commercial paper conduits.

<sup>25.</sup> For item 22, the sum of columns C through Q must equal column A.

Dollar amounts in thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	l
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 654,409	RCONS558 0	RCONS559 0	RCONS560	RCONG631 1,090,941	RCONG632 172,007	RCONG633 1,916,120	RCONS561 93,094	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 218,188	RCONG636 86,004	RCONG637 1,916,120	RCONS572 139,641	25.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCONS562 0	RCONS563 500,307	RCONS564 0	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568	23.
24. Risk weight factor								24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCONS573 0	RCONS574 1,500,921	RCONS575 0	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0	25.

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCONS580	3,868,541	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	RCONS581	0	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup>	RCONB704	3,868,541	28.
29. LESS: Excess allowance for loan and lease losses	RCONA222	17,673	29.
30. LESS: Allocated transfer risk reserve	RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCONG641	3,850,868	31.
Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCONG642	0	M.1

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

### Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: 1			M.4.
a. Loans and leases held for investment	RCONJJ30	NR	M.4.a.
b. Held-to-maturity debt securities	RCONJJ31	NR	M.4.b.
c. Other financial assets measured at amortized cost	RCONJJ32	NR	M.4.c.

## Schedule RC-S - Servicing Securitization and Asset Sale Activities(Form Type - 041)

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans		(Column G) All Other Loans, All Leases, and All Other Assets		
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	RCONB711	0	1.
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1	RCONHU09	0	RCONHU15	0	2.
3. Not applicable					3.
4. Past due loan amounts included in item 1:					4.
a. 30-89 days past due	RCONB733	0	RCONB739	0	4.a.
b. 90 days or more past due	RCONB740	0	RCONB746	0	4.b.

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

<sup>1.</sup> Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

Dollar amounts in thousands	Dollar amounts in thousands (Column A) 1-4 Family (Column G) All Other Loans,  Residential Loans (Column G) All Other Asset				
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	RIADB753	0	5.a.
b. Recoveries	RIADB754	0	RIADB760	0	5.b.
Item 6 is to be completed by banks with \$10 billion or more in total assets.			RCONHU19	NR	
6. Total amount of ownership (or seller's) interest carried as securities or loans <sup>1</sup>			KCONHU19	l NK	0.
7. Not applicable					7.
8. Not applicable					8.
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	RCONB782	0	9.
Item 10 is to be completed by banks with \$10 billion or more in total assets.  10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures 1	RCONB783	NR	RCONB789	NR	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCONB790	0	RCONB796	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797	0	RCONB803	0	12.

Donar amounto in trioudance			_
1. Not applicable			M.1.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	159,351	M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup>	RCONA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	56	M.2.d.
Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.			M.3.
3. Asset-backed commercial paper conduits: <sup>2</sup>			IVI.3.
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.
Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	NR	M.3.a.1.
2. Conduits sponsored by other unrelated institutions	RCONB807	NR	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	NR	M.3.b.1.
2. Conduits sponsored by other unrelated institutions	RCONB809	NR	M.3.b.2.
4. Outstanding credit card fees and finance charges <sup>2</sup>	RCONC407	0	M.4.

<sup>1.</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

<sup>1.</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

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

<sup>2.</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

<sup>2.</sup> 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 RC-T - Fiduciary and Related Services(Form Type - 041)

## Dollar amounts in thousands

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

Dollar amounts in thousands	(Column A) Managed Assets		aged (Column B) ( Non-Managed Assets				,		lanaged	
4. Personal trust and agency accounts	RCONB868	202,732	RCONB869	159,359	RCONB870	203	RCONB871	2	4.	
<ol><li>Employee benefit and retirement-related trust and agency accounts:</li></ol>									5.	
a. Employee benefit - defined contribution	RCONB872	14,010	RCONB873	5,911	RCONB874	45	RCONB875	28	5.a.	
b. Employee benefit - defined benefit	RCONB876	299	RCONB877	69,533	RCONB878	1	RCONB879	1	5.b.	
c. Other employee benefit and retirement-related accounts	RCONB880	64,167	RCONB881	603	RCONB882	137	RCONB883	3	5.c.	
6. Corporate trust and agency accounts	RCONB884	0	RCONB885	0	RCONC001	0	RCONC002	0	6.	
7. Investment management and investment advisory agency accounts	RCONB886	328,664	RCONJ253	5,298	RCONB888	270	RCONJ254	3	7.	
8. Foundation and endowment trust and agency accounts	RCONJ255	178,671	RCONJ256	89	RCONJ257	120	RCONJ258	1	8.	
9. Other fiduciary accounts	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0	9.	
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894	788,543	RCONB895	240,793	RCONB896	776	RCONB897	38	10.	
11. Custody and safekeeping accounts			RCONB898	308,795			RCONB899	32	11.	
12. Not applicable									12.	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259	64,167	RCONJ260	603	RCONJ261	137	RCONJ262	3	13.	

14. Personal trust and agency accounts	RIADB904	559	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution	RIADB905	70	15.a.
b. Employee benefit - defined benefit	RIADB906	1	15.b.
c. Other employee benefit and retirement-related accounts	RIADB907	123	15.c.
16. Corporate trust and agency accounts	RIADA479	0	16.
17. Investment management and investment advisory agency accounts	RIADJ315	517	17.
18. Foundation and endowment trust and agency accounts	RIADJ316	249	18.
19. Other fiduciary accounts	RIADA480	0	19.
20. Custody and safekeeping accounts	RIADB909	47	20.
21. Other fiduciary and related services income	RIADB910	0	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	1,566	22.
23. Less: Expenses	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	NR	25.
26. Net fiduciary and related services income	RIADA491	NR	26.

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

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

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

Dollar amounts in thousands	(Column A) N	umber of Funds	(Column B) Fund		
Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.  3. Collective investment funds and common trust funds:					M.3.
a. Domestic equity	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market	RCONB941	NR	RCONB942	NR	M.3.f.
g. Specialty/Other	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCONB945	0	RCONB946	0	M.3.h.

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							M.4
a. Personal trust and agency accounts	RIADB947	NR	RIADB948	NR	RIADB949	NR	M.4
b. Employee benefit and retirement-related trust and agency accounts	RIADB950	NR	RIADB951	NR	RIADB952	NR	M.4
c. Investment management agency accounts	RIADB953	NR	RIADB954	NR	RIADB955	NR	M.4
d. Other fiduciary accounts and related services	RIADB956	NR	RIADB957	NR	RIADB958	NR	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	NR	RIADB960	NR	RIADB961	NR	M.4

## Schedule RC-V - Variable Interest Entities(Form Type - 041)

	(Column A)	Securitization	(Column B) Other VIEs		
Dollar amounts in thousands	Vehicles				
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	RCONJF84	0	1.a.
b. Securities not held for trading	RCONHU20	0	RCONHU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale	RCONHU22	0	RCONHU23	0	1.c.
d. Other real estate owned	RCONK009	0	RCONJF89	0	1.d.
e. Other assets	RCONJF91	0	RCONJF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					2.
a. Other borrowed money	RCONJF92	0	RCONJF85	0	2.a.
b. Other liabilities	RCONJF93	0	RCONJF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above)	RCONK030	0	RCONJF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above)	RCONK033	0	RCONJF88	0	4.

Dollar amounts in thousands		
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs	RCONJF77	0
6. Total liabilities of ABCP conduit VIEs	RCONJF78	0

# Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 041)

Dollar amounts in thousands			
1. Comments?	RCON6979	No	1.
2. Bank Management Statement	TEXT6980	NR	2.