



CORNERSTONE BANK

2018 STATEMENT OF CONDITION*

ASSETS			LIABILITIES		
	2018	2017		2018	2017
Cash and Due from Banks	7,397,000	15,220,000	Deposits	235,399,000	206,150,000
U. S. Government Bonds	20,559,000	20,562,000	Other Liabilities	<u>27,489,000</u>	<u>21,931,000</u>
All Other Investments	16,706,000	17,796,000	TOTAL LIABILITIES	262,888,000	228,081,000
Loans & Discounts, Net	216,670,000	175,170,000	CAPITAL		
Bank Bldg. & Fixtures	14,267,000	10,665,000	Surplus	2,767,000	2,767,000
Other Real Estate	2,488,000	2,737,000	Undivided Profits	<u>21,762,000</u>	<u>20,013,000</u>
Other Resources	<u>9,330,000</u>	<u>8,711,000</u>	TOTAL CAPITAL	<u>24,529,000</u>	<u>22,780,000</u>
TOTAL ASSETS	<u>287,417,000</u>	<u>250,861,000</u>	TOTAL LIABILITIES AND CAPITAL	<u>287,417,000</u>	<u>250,861,000</u>

BOARD OF DIRECTORS

John Fuller Cross – Chairman
Lewis E. Epley, Jr. – Vice Chairman
Col. Daniel J. Mumaugh, Ret. – Secretary
Genes Bland

Charles T. Cross
Johnice Cross
William E. Goff
Rex A. Gustin

Dale Steffens
Mark Stone
Jason F. Tennant
Randy Wolfinbarger

OFFICERS OF THE BANK

Charles T. Cross
 Chief Executive Officer
Jason F. Tennant
 President/Chief Lending Officer
Terry C. Martin
 Senior Vice President/Chief Information Officer
Donna Parton
 Senior Vice President/Chief Operations Officer
Joseph A. McClung, Jr.
 Senior Vice President/Chief Investment Officer
Melissa Casey
 Senior Vice President/Chief Financial Officer
Diane McClelland
 Senior Vice President
James Myatt
 Senior Vice President

Bob Rawson
 Senior Vice President
Nate Wilson
 Senior Vice President
Cindy Inman
 Senior Vice President
Chris Meador
 Vice President
Matt Cleaver
 Vice President
Donna Hodge
 Vice President
George Purvis
 Vice President

Tammy Bullock
 Vice President
Joy Thurman
 Assistant Vice President
Mary Galindo
 Assistant Vice President
Autumn Hudgins
 Assistant Vice President
Judy Kelley
 Assistant Vice President
Craig McGinley
 Assistant Vice President
Elizabeth West
 Assistant Vice President
Chance Robbins
 Assistant Vice President

As of close of business on December 31, 2018

Signature _____

Charles T. Cross

February 4, 2019

BANKING LOCATIONS

FINANCIAL CENTER
 152 East Van Buren
 Eureka Springs, AR
 72632
 479-253-BANK(2265)

HISTORIC DOWNTOWN
 70 South Mainstreet
 Eureka Springs, AR
 72632
 479-253-3000

HOLIDAY ISLAND
 1 Parkwood Drive
 Holiday Island, AR
 72631
 479-253-6161

BERRYVILLE
 907 West Trimble
 Berryville, AR
 72616
 870-423-2265

HUNTSVILLE
 270 Curtis Hutchins Way
 Huntsville, AR
 72740
 479-738-5555

HARRISON
 1426 Hwy 65
 Harrison, AR
 72601
 870-365-2265



*This statement has not been reviewed, or confirmed for accuracy or relevance by the Federal Deposit Insurance Corporation.



Consolidated Report of Income For the period January 1, 2018 — December 31, 2018

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties.....	4435	2,828	1.a.1.a.
(b) All other loans secured by real estate.....	4436	6,902	1.a.1.b.
(2) Commercial and industrial loans.....	4012	673	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	649	1.a.3.b.
(4) Not applicable			
(5) All other loans (1).....	4058	597	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	11,649	1.a.6.
b. Income from lease financing receivables.....	4065	0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115	68	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	528	1.d.1.
(2) Mortgage-backed securities.....	B489	34	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	479	1.d.3.
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	3	1.f.
g. Other interest income.....	4518	38	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	12,799	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	408	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	0093	428	2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	713	2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	333	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	12	2.b.
c. Other interest expense.....	GW44	424	2.c.

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

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Not applicable					
e. Total interest expense (sum of items 2.a through 2.d).....			4073	2,318	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	10,481			3.
4. Provision for loan and lease losses.....	4230	780			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	0	5.a.
b. Service charges on deposit accounts.....			4080	850	5.b.
c. Not applicable					
d. (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....			HT73	226	5.d.1.
(2) Income from insurance activities (2).....			HT74	47	5.d.2.
e. Not applicable					
f. Net servicing fees.....			B492	0	5.f.
g. and h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	37	5.j.
k. Net gains (losses) on sales of other assets (3).....			B496	(20)	5.k.
l. Other noninterest income*.....			B497	1,916	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	3,056			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	0			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	4,912	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	1,355	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	0	7.c.2.
d. Other noninterest expense*.....			4092	2,714	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	8,981			7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	3,776			8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70	0			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	3,776			8.c.
9. Applicable income taxes (on item 8.c).....	4302	0			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	3,776			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0			11.

* Describe on Schedule RI-E - Explanations

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

2 Includes underwriting income from insurance and reinsurance activities.

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

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

Schedule RI—Continued

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	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	3,776		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	3,776		14.

Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. and 2. Not applicable				
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....		4313	17	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....		4507	333	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....			Number 4150	M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> <i>banks with \$300 million or more in total assets, and</i> <i>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> 				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....		4024	579	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....		9106	Date 0	M.7.
8. through 10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....		A530	YES / NO YES	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed annually in the December report only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....		F228	Amount NR	M.12.
13. Not applicable				
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b).....		J321	0	M.14.

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

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

Schedule RI-A—Changes in Bank Equity Capital

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Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	22,780	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....		B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	22,780	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	3,776	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		B509	0	5.
6. Treasury stock transactions, net.....		B510	0	6.
7. Changes incident to business combinations, net.....		4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	0	8.
9. LESS: Cash dividends declared on common stock.....		4460	2,026	9.
10. Other comprehensive income (1).....		B511	0	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	24,530	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	16	C894	0	1.a.2.
b. Secured by farmland.....	3584	252	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	3	C217	1	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans.....	4638	0	4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	5	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	36	K206	8	5.c.
6. Not applicable					
7. All other loans (2).....	4644	7	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	319	4605	9	9.

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

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

Memoranda

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Not applicable					

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

Schedule RI-B—Continued

Part I - Continued

Memoranda - Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
	RIAD	Amount	RIAD	Amount
Dollar Amounts in Thousands				
<i>Memorandum item 3 is to be completed by: (2)</i>				
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 				
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655	0	4665	0
				M.3.

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

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

Part II - Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	
	RIAD	Amount
1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	2,100
2. Recoveries (must equal part I, item 9, column B, above).....	4605	9
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	319
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	780
6. Adjustments* (see instructions for this schedule).....	C233	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	2,570

* Describe on Schedule RI-E - Explanations.

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
<i>Items 1.a through 1.j and 2.a through 2.p are to be completed annually on a calendar year-to-date basis in the December report only.</i>					
1. Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks.....	C013	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	150		1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0		1.c.
d.	Rent and other income from other real estate owned.....	4042	147		1.d.
e.	Safe deposit box rent.....	C015	0		1.e.
f.	Bank card and credit card interchange fees.....	F555	445		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0		1.g.
h.	TEXT 4461 Loan Doc Prep	4461	653		1.h.
i.	TEXT 4462 2nd Market Loan Origination	4462	218		1.i.
j.	TEXT 4463	4463	0		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	406		2.a.
b.	Advertising and marketing expenses.....	0497	180		2.b.
c.	Directors' fees.....	4136	163		2.c.
d.	Printing, stationery, and supplies.....	C018	0		2.d.
e.	Postage.....	8403	0		2.e.
f.	Legal fees and expenses.....	4141	0		2.f.
g.	FDIC deposit insurance assessments.....	4146	138		2.g.
h.	Accounting and auditing expenses.....	F556	99		2.h.
i.	Consulting and advisory expenses.....	F557	0		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0		2.j.
k.	Telecommunications expenses.....	F559	142		2.k.
l.	Other real estate owned expenses.....	Y923	43		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	229		2.m.
n.	TEXT 4464	4464	0		2.n.
o.	TEXT 4467	4467	0		2.o.
p.	TEXT 4468	4468	0		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a.	(1) TEXT FT29	FT29	0		3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
b.	(1) TEXT FT31	FT31	0		3.b.1.
	(2) Applicable income tax effect.....	FT32	0		3.b.2.

Schedule RI-E—Continued

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

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

RIAD	YES / NO
4769	NO 7.

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

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2018

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

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands		RCON	Amount	
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1).....			0081	7,397	1.a.
b. Interest-bearing balances (2).....			0071	1,153	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A).....			1754	37,265	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....			1773	0	2.b.
c. Equity securities with readily determinable fair values not held for trading (3)			JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....			B987	0	3.a.
b. Securities purchased under agreements to resell (4).....			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale.....			5369	571	4.a.
b. Loans and leases held for investment.....	B528	218,669			4.b.
c. LESS: Allowance for loan and lease losses.....	3123	2,570			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	216,099	4.d.
5. Trading assets.....			3545	0	5.
6. Premises and fixed assets (including capitalized leases).....			2145	14,267	6.
7. Other real estate owned (from Schedule RC-M).....			2150	2,488	7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	0	8.
9. Direct and indirect investments in real estate ventures.....			3656	0	9.
10. Intangible assets (from Schedule RC-M).....			2143	0	10.
11. Other assets (from Schedule RC-F).....			2160	8,177	11.
12. Total assets (sum of items 1 through 11).....			2170	287,417	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....			2200	235,399	13.a.
(1) Noninterest-bearing (5).....	6631	20,755			13.a.1.
(2) Interest-bearing.....	6636	214,644			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (6).....			B993	475	14.a.
b. Securities sold under agreements to repurchase (7).....			B995	0	14.b.
15. Trading liabilities.....			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....			3190	23,689	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (8).....			3200	0	19.
20. Other liabilities (from Schedule RC-G).....			2930	3,325	20.
21. Total liabilities (sum of items 13 through 20).....			2948	262,888	21.
22. Not applicable					

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

2 Includes time certificates of deposit not held for trading.

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

4 Includes all securities resale agreements, regardless of maturity.

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

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

7 Includes all securities repurchase agreements, regardless of maturity.

8 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

		Dollar Amounts in Thousands	RCON	Amount	
Equity Capital					
Bank Equity Capital					
23.	Perpetual preferred stock and related surplus.....		3838	0	23.
24.	Common stock.....		3230	0	24.
25.	Surplus (excludes all surplus related to preferred stock).....		3839	2,767	25.
26. a.	Retained earnings.....		3632	21,762	26. a.
	b. Accumulated other comprehensive income (1).....		5530	0	26. b.
	c. Other equity capital components (2).....		A130	0	26. c.
27. a.	Total bank equity capital (sum of items 23 through 26.c).....		3210	24,529	27. a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	0	27. b.
28.	Total equity capital (sum of items 27.a and 27.b).....		G105	24,529	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....		3300	287,417	29.

Memoranda

To be reported with the March Report of Condition.

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

RCON	Number	
6724	NR	M.1.

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

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

To be reported with the March Report of Condition.

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

RCON	Date	
8678	NR	M.2.

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....									
	HT50	20,559	HT51	19,469	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	15,441	8497	15,371	8498	0	8499	0	3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	HT54	225	HT55	221	HT56	0	HT57	0	4.a.1.
(2) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.2.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	1,040	G313	994	G314	0	G315	0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1).....	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....									
	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2,3).....					A510		A511		7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	37,265	1771	36,055	1772	0	1773	0	8.

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

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities (1).....	0416	35,675	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)			
(1) Three months or less.....	A549	370	M.2.a.1.
(2) Over three months through 12 months.....	A550	835	M.2.a.2.
(3) Over one year through three years.....	A551	3,407	M.2.a.3.
(4) Over three years through five years.....	A552	2,996	M.2.a.4.
(5) Over five years through 15 years.....	A553	26,897	M.2.a.5.
(6) Over 15 years.....	A554	1,495	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)			
(1) Three months or less.....	A555	0	M.2.b.1.
(2) Over three months through 12 months.....	A556	0	M.2.b.2.
(3) Over one year through three years.....	A557	0	M.2.b.3.
(4) Over three years through five years.....	A558	0	M.2.b.4.
(5) Over five years through 15 years.....	A559	225	M.2.b.5.
(6) Over 15 years.....	A560	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: (6)			
(1) Three years or less.....	A561	0	M.2.c.1.
(2) Over three years.....	A562	1,040	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	1,205	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	4,473	M.4.a.
b. Fair value.....	8783	4,161	M.4.b.

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

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	Dollar Amounts in Thousands		RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	5,757			1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	10,841			1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	59,195			1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	2,948			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	48,940			1.c.2.a.
(b) Secured by junior liens.....	5368	3,181			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	2,252			1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	17,554			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	35,802			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	1288	0			2.
3. Loans to finance agricultural production and other loans to farmers.....	1590	10,028			3.
4. Commercial and industrial loans.....	1766	12,690			4.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit Cards.....	B538	0			6.a.
b. Other revolving credit plans.....	B539	0			6.b.
c. Automobile loans.....	K137	2,814			6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	6,580			6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	480			8.
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	0			9.a.
b. Other loans.....	J464	178			9.b.
10. Lease financing receivables (net of unearned income).....	2165	0			10.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0			11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....	2122	219,240			12.

Schedule RC-C—Continued

Part I—Continued

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	K158	0			M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	0			M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	236			M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160	0			M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0			M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0			M.1.d.2.
e. Commercial and industrial loans.....	K256	0			M.1.e.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0			M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>					
(1) Loans secured by farmland.....	K166	0			M.1.f.1.
(2) and (3) Not applicable					
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	K098	0			M.1.f.4.a.
(b) Automobile loans.....	K203	0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204	0			M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by: (1)</i>					
<i>• Banks with \$300 million or more in total assets</i>					
<i>• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans</i>					
(5) Loans to finance agricultural production and other loans to farmers.....	K168	0			M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	236			M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
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), above) with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less.....	A564	4,507	M.2.a.1.
(2) Over three months through 12 months.....	A565	11,118	M.2.a.2.
(3) Over one year through three years.....	A566	11,753	M.2.a.3.
(4) Over three years through five years.....	A567	17,222	M.2.a.4.
(5) Over five years through 15 years.....	A568	4,339	M.2.a.5.
(6) Over 15 years.....	A569	0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, 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), above) with a remaining maturity or next repricing date of: (1), (3)			
(1) Three months or less.....	A570	13,806	M.2.b.1.
(2) Over three months through 12 months.....	A571	42,797	M.2.b.2.
(3) Over one year through three years.....	A572	27,075	M.2.b.3.
(4) Over three years through five years.....	A573	33,439	M.2.b.4.
(5) Over five years through 15 years.....	A574	33,721	M.2.b.5.
(6) Over 15 years.....	A575	19,377	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247	51,568	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9 (4).....	2746	0	M.3.
<i>Memorandum item 4 is to be completed semiannually in the June and December reports only.</i>			
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a)).....	5370	37,943	M.4.
5. and 6. Not applicable			

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	C779	0			M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780	0			M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) & 1.c.(2)(b))	F230	0			M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed annually in the December report only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231	NR			M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	F232	NR			M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	20			M.9.
10. and 11. Not applicable					

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum item 12 is to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year	GW45	0	GW46	0	GW47	0	M.12.
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a.) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35) as of December 31, 2017.</i>							
13. Construction, land development, and other land loans with interest reserves:							
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a)	G376	0					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)(b))	RIAD				G377	0	M.13.b.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases.....	G378	198,051	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	0	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467	0	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:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	0	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469	0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	0	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471	0	M.15.c.2.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	65,547			B550	121,952 1.
2. U.S. Government.....	2202	1			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	14,491			2530	33,408 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	0			B552	0 4.
5. Banks in foreign countries.....	2213	0			2236	0 5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	80,039	2210	80,039	2385	155,360 7.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	8,145	M.1.a.
b. Total brokered deposits.....	2365	20,112	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	20,112	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	20,112	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	42,418	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits (as of the report date).....	JH83	1,454	M.1.g.

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

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

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	6810	40,452	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	28,585	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	40,793	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	21,329	M.2.c.
d. Total time deposits of more than \$250,000.....	J474	24,201	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	3,143	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less.....	HK07	7,353	M.3.a.1.
(2) Over three months through 12 months.....	HK08	36,532	M.3.a.2.
(3) Over one year through three years.....	HK09	17,351	M.3.a.3.
(4) Over three years.....	HK10	885	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11	42,648	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)			
(1) Three months or less.....	HK12	3,505	M.4.a.1.
(2) Over three months through 12 months.....	HK13	13,144	M.4.a.2.
(3) Over one year through three years.....	HK14	6,591	M.4.a.3.
(4) Over three years.....	HK15	961	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222	16,649	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....			
	RCON	YES / NO	
	P752	YES	M.5.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
 3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (1).....			B556	1,651	1.
2.	Net deferred tax assets (2).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (3).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (4).....			1752	1,308	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	4,527	5.a.
b.	Separate account life insurance assets.....			K202	0	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>						
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	691	6.
a.	Prepaid expenses.....	2166	497			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	0			6.d.
e.	Computer software.....	FT33	191			6.e.
f.	Accounts receivable.....	FT34	0			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	TEXT 3549	3549	0			6.h.
i.	TEXT 3550	3550	0			6.i.
j.	TEXT 3551	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	8,177	7.

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.a.	Interest accrued and unpaid on deposits (1).....			3645	220	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	32	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	0	3.
<i>Items 4.a through 4.g are to be completed semiannually in the June and December reports only.</i>						
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	3,073	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	791			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	TEXT 3552	3552	0			4.e.
f.	TEXT 3553	3553	0			4.f.
g.	TEXT 3554	3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	3,325	5.

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164	6,254	1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	Number		1.b.
		6165	4	
2. Intangible assets:				
a.	Mortgage servicing assets.....	3164	0	2.a.
	(1) Estimated fair value of mortgage servicing assets.....	A590	0	2.a.1.
b.	Goodwill.....	3163	0	2.b.
c.	All other intangible assets.....	JF76	0	2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	2143	0	2.d.
3. Other real estate owned:				
a.	Construction, land development, and other land.....	5508	75	3.a.
b.	Farmland.....	5509	908	3.b.
c.	1-4 family residential properties.....	5510	318	3.c.
d.	Multifamily (5 or more) residential properties.....	5511	0	3.d.
e.	Nonfarm nonresidential properties.....	5512	1,187	3.e.
f.	Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	2150	2,488	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....				
		JA29	0	4.
5. Other borrowed money:				
a.	Federal Home Loan Bank advances:			
	(1) Advances with a remaining maturity or next repricing date of: (2)			
	(a) One year or less.....	F055	410	5.a.1.a.
	(b) Over one year through three years.....	F056	10,086	5.a.1.b.
	(c) Over three years through five years.....	F057	0	5.a.1.c.
	(d) Over five years.....	F058	13,193	5.a.1.d.
	(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....	2651	410	5.a.2.
	(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....	F059	0	5.a.3.
b.	Other borrowings:			
	(1) Other borrowings with a remaining maturity or next repricing date of: (4)			
	(a) One year or less.....	F060	0	5.b.1.a.
	(b) Over one year through three years.....	F061	0	5.b.1.b.
	(c) Over three years through five years.....	F062	0	5.b.1.c.
	(d) Over five years.....	F063	0	5.b.1.d.
	(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....	B571	0	5.b.2.
c.	Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....	3190	23,689	5.c.

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

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

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

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

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

Schedule RC-M—Continued

Items 6, 7, 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.

		Dollar Amounts in Thousands		RCON	YES / NO
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569			NO
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCON	Amount	B570	0
8.	Internet Website addresses and physical office trade names:				
a.	Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):				
	4087 http:// www.cstonebank.net				
b.	URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)				
(1)	TE01 N528 http://				8.b.1.
(2)	TE02 N528 http://				8.b.2.
(3)	TE03 N528 http://				8.b.3.
(4)	TE04 N528 http://				8.b.4.
(5)	TE05 N528 http://				8.b.5.
(6)	TE06 N528 http://				8.b.6.
(7)	TE07 N528 http://				8.b.7.
(8)	TE08 N528 http://				8.b.8.
(9)	TE09 N528 http://				8.b.9.
(10)	TE10 N528 http://				8.b.10.
c.	Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01 N529				8.c.1.
(2)	TE02 N529				8.c.2.
(3)	TE03 N529				8.c.3.
(4)	TE04 N529				8.c.4.
(5)	TE05 N529				8.c.5.
(6)	TE06 N529				8.c.6.
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	RCON	YES / NO	4088	YES
10.	Secured liabilities:	RCON	Amount		
a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	F064	0		10.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	F065	0		10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	YES / NO	G463	YES
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	NO		12.
13.	Not applicable				
14.	Captive insurance and reinsurance subsidiaries:	RCON	Amount		
a.	Total assets of captive insurance subsidiaries (2).....	K193	0		14.a.
b.	Total assets of captive reinsurance subsidiaries (2).....	K194	0		14.b.

1 Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).
2 Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance?
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....

RCON	Number	
L133		NR 15.a.
	YES / NO	

b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....

L135		NR 15.b.
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Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

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

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

- (1) International wire transfers N517 YES 16.a.1.
- (2) International ACH transactions N518 NO 16.a.2.
- (3) Other proprietary services operated by your institution N519 NO 16.a.3.
- (4) Other proprietary services operated by another party N520 NO 16.a.4.

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

RCON	YES / NO	
N521	NR	16.b.

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

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

RCON	Number	
N522		NR 16.c.

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

- (1) Estimated number of international remittance transfers..... N523 NR 16.d.1.
- (2) Estimated dollar value of international remittance transfers..... N524 NR 16.d.2.
- (3) Estimated number of international remittance transfers for which your institution applied the temporary exception..... N527 NR 16.d.3.

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	171	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	125	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	713	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	41	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	935	C237	0	C229	0	1.c.2.a.
(b) Secured by junior liens.....	C238	406	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	2,672	F181	0	F183	62	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	91	1607	0	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	45	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	79	K217	0	K218	26	5.c.
6. Not applicable							
7. All other loans (1).....	5459	241	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	5,519	1407	0	1403	88	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

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

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036	0	K037	0	K038	
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F661	0	F662	0	F663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.
e. Commercial and industrial loans.....	K257	0	K258	0	K259	0	M.1.e.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) and (3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by: (1) • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans</i>							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....	K138	0	K139	0	K140	0	M.1.f.5.
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (2).....	HK26	0	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. Not applicable							

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

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

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<i>Memorandum item 4 is to be completed by: (1)</i>						
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: 						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	0	1597	0	1583	0 M.4.
<i>Memorandum item 5 is to be completed semiannually in the June and December reports only.</i>						
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0 M.5.
6. Not applicable						
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>						
7. Additions to nonaccrual assets during the previous six months.....					RCON	Amount
					C410	24 M.7.
8. Nonaccrual assets sold during the previous six months.....					C411	3 M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):						
a. Outstanding balance.....	L183	0	L184	0	L185	0 M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	0	L187	0	L188	0 M.9.b

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