



# CORNERSTONE BANK

## 2017 STATEMENT OF CONDITION\*

ASSETS		2017	2016	LIABILITIES		2017	2016
Cash and Due from Banks	15,220,000	11,616,000	Deposits	206,150,000	176,937,000		
U. S. Government Bonds	20,562,000	18,260,000	Other Liabilities	<u>21,931,000</u>	<u>16,632,000</u>		
All Other Investments	17,796,000	18,638,000					
Loans & Discounts, Net	175,170,000	145,506,000	<b>TOTAL LIABILITIES</b>	228,081,000	193,569,000		
Bank Bldg. & Fixtures	10,665,000	8,580,000					
Other Real Estate	2,737,000	3,794,000	<b>CAPITAL</b>				
Other Resources	<u>8,711,000</u>	<u>9,052,000</u>	Surplus	2,767,000	2,767,000		
<b>TOTAL ASSETS</b>	<u>250,861,000</u>	<u>215,446,000</u>	Undivided Profits	<u>20,013,000</u>	<u>19,110,000</u>		
			<b>TOTAL CAPITAL</b>	<u>22,780,000</u>	<u>21,877,000</u>		
			<b>TOTAL LIABILITIES AND CAPITAL</b>	<u>250,861,000</u>	<u>215,446,000</u>		

## BOARD OF DIRECTORS

**John Fuller Cross** – Chairman  
**Lewis E. Epley, Jr.** – Vice Chairman  
**Archie B. Ryan** – Secretary  
**Genes Bland**  
**Charles T. Cross**

**Johnice Cross**  
**William E. Goff**  
**Rex A. Gustin**  
**Col. Daniel J. Mumaugh, Ret.**

**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**  
 Vice President  
**Chris Meador**  
 Vice President  
**Matt Cleaver**  
 Vice President  
**Donna Hodge**  
 Vice President  
**Joy Vander Horn**  
 Assistant Vice President

**Mary Galindo**  
 Assistant Vice President  
**Autumn Hudgins**  
 Assistant Vice President  
**Judy Kelley**  
 Assistant Vice President  
**Craig McGinley**  
 Assistant Vice President  
**George Purvis**  
 Assistant Vice President  
**Elizabeth West**  
 Assistant Vice President  
**Landry Weston**  
 Assistant Vice President

*As of the close of business on December 31, 2017*

Signature \_\_\_\_\_

Charles T. Cross

February 16, 2018

## 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**  
 1306 Hwy 62 - 65 N  
 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, 2017 — December 31, 2017

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	2,224			1.a.1.a.
(b) All other loans secured by real estate.....	4436	5,604			1.a.1.b.
(2) Commercial and industrial loans.....	4012	519			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	491			1.a.3.b.
(4) Not applicable					
(5) All other loans (1).....	4058	491			1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	9,329			1.a.6.
b. Income from lease financing receivables.....	4065	0			1.b.
c. Interest income on balances due from depository institutions (2).....	4115	46			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	505			1.d.1.
(2) Mortgage-backed securities.....	B489	39			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	482			1.d.3.
e. Not applicable					
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	1			1.f.
g. Other interest income.....	4518	24			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	10,426			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	338			2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093	209			2.a.2.a.
<b>(b) Time deposits of \$250,000 or less.....</b>	HK03	358			2.a.2.b.
<b>(c) Time deposits of more than \$250,000.....</b>	HK04	189			2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	11			2.b.
c. Other interest expense.....	GW44	291			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	1,396	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	9,030			3.
4. Provision for loan and lease losses.....	4230	360			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	0	5.a.
b. Service charges on deposit accounts.....			4080	653	5.b.
c. Not applicable					
d. (1) Fees and commissions from securities brokerage.....			C886	185	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	0	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	21	5.d.5.
e. Not applicable					
f. Net servicing fees.....			B492	0	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	(466)	5.j.
k. Net gains (losses) on sales of other assets (2).....			B496	(3)	5.k.
l. Other noninterest income*.....			B497	2,010	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	2,400			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	4,476	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	1,222	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	3,165	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	8,863			7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301	2,207			8.
9. Applicable income taxes (on item 8).....	4302	0			9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	4300	2,207			10.
<b>11. Discontinued operations, net of applicable income taxes*</b> .....	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	2,207			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	2,207			14.

\* Describe on Schedule RI-E - Explanations

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

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

**Schedule RI—Continued**

**Memoranda**

	Dollar Amounts in Thousands		Year-to-date		
	RIAD	Amount	RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	0			M.1.
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	21			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	336			M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	73			M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>					
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>					
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	NR			M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	0			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			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	NR			M.12.
13. Not applicable					
<b>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).....</b>	J321	0			M.14.

1 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, 2016, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2017 would report 20170301.

# Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	21,877	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	21,877	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	2,207	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	1,304	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	22,780	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	1	C892	15	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	9	C217	0	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	13	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	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	23	K206	1	5.c.
6. Not applicable					
7. All other loans (2).....	4644	63	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	109	4605	16	9.

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

<sup>2</sup> 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.

<sup>1</sup> 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"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>				
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655	NR	4665	NR

M.3.

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, 2016, 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, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	1,833
2. Recoveries (must equal part I, item 9, column B, above).....	4605	16
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079	109
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	360
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	2,100

\* Describe on Schedule RI-E - Explanations.

### Memoranda

	Dollar Amounts in Thousands	
	RIAD	Amount
1. through 3. Not applicable		
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781	0

M.4.

# Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2017

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	6,220	1.a.
b. Interest-bearing balances (2)			0071	9,984	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	38,358	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	0	2.b.
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 (3)			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	0	4.a.
b. Loans and leases held for investment	B528	177,271			4.b.
c. LESS: Allowance for loan and lease losses	3123	2,100			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)			B529	175,171	4.d.
5. Trading assets					
			3545	0	5.
6. Premises and fixed assets (including capitalized leases)					
			2145	10,665	6.
7. Other real estate owned (from Schedule RC-M)					
			2150	2,737	7.
8. Investments in unconsolidated subsidiaries and associated companies					
			2130	0	8.
9. Direct and indirect investments in real estate ventures					
			3656	0	9.
10. Intangible assets:					
a. Goodwill			3163	0	10.a.
b. Other intangible assets (from Schedule RC-M)			0426	0	10.b.
11. Other assets (from Schedule RC-F)					
			2160	7,727	11.
12. Total assets (sum of items 1 through 11)					
			2170	250,862	12.
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E):					
(1) Noninterest-bearing (4)	6631	18,273			13.a.1.
(2) Interest-bearing	6636	187,877			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5)			B993	0	14.a.
b. Securities sold under agreements to repurchase (6)			B995	0	14.b.
15. Trading liabilities					
			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)					
			3190	19,302	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7)					
			3200	0	19.
20. Other liabilities (from Schedule RC-G)					
			2930	2,629	20.
21. Total liabilities (sum of items 13 through 20)					
			2948	228,081	21.
22. Not applicable					

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

2 Includes time certificates of deposit not held for trading.

3 Includes all securities resale agreements, regardless of maturity.

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

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

6 Includes all securities repurchase agreements, regardless of maturity.

7 Includes limited-life preferred stock and related surplus.



**Schedule RC—Continued**

		Dollar Amounts in Thousands	RCON	Amount
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23.	Perpetual preferred stock and related surplus.....		3838	0
24.	Common stock.....		3230	0
25.	Surplus (excludes all surplus related to preferred stock).....		3839	2,767
26. a.	Retained earnings.....		3632	20,013
b.	Accumulated other comprehensive income (1).....		5530	0
c.	Other equity capital components (2).....		A130	0
27. a.	Total bank equity capital (sum of items 23 through 26.c).....		3210	22,780
b.	Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	0
28.	Total equity capital (sum of items 27.a and 27.b).....		G105	22,780
29.	Total liabilities and equity capital (sum of items 21 and 28).....		3300	250,861

**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 2016.....

RCON	Number
6724	NR

- 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

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-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						
<b>Deposits of:</b>						
1. Individuals, partnerships, and corporations.....	B549	58,318			B550	94,296 1.
2. U.S. Government.....	2202	0			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	18,417			2530	35,119 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	76,735	2210	76,735	2385	129,415 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	6,669	M.1.a.
b. Total brokered deposits.....	2365	7,985	M.1.b.
<b>c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....</b>	HK05	7,985	M.1.c.
d. Maturity data for brokered deposits:			
<b>(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less</b>			
<b>(included in Memorandum item 1.c above).....</b>	HK06	7,985	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) <b>(to be completed for the December report only).....</b>	5590	47,131	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.

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	39,716	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....		0352	29,710	M.2.a.2.
b. Total time deposits of less than \$100,000.....		6648	20,914	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....		J473	17,139	M.2.c.
d. Total time deposits of more than \$250,000.....		J474	21,936	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....		F233	2,613	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	6,555	M.3.a.1.
(2) Over three months through 12 months.....		HK08	20,087	M.3.a.2.
(3) Over one year through three years.....		HK09	9,109	M.3.a.3.
(4) Over three years.....		HK10	2,302	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	25,435	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)				
(1) Three months or less.....		HK12	1,180	M.4.a.1.
(2) Over three months through 12 months.....		HK13	9,797	M.4.a.2.
(3) Over one year through three years.....		HK14	7,869	M.4.a.3.
(4) Over three years.....		HK15	3,090	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	10,977	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	1,457	1.
2.	Net deferred tax assets (2).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (3) on:					
a.	Mortgage loans.....			A519	0	3.a.
b.	Other financial assets.....			A520	0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values (4).....			1752	1,336	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	4,419	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.k are to be completed semiannually in the June and December reports only.</i>						
6.	All other assets <b>(itemize and describe amounts greater than \$100,000 that exceed 25% of this item)</b> .....			2168	515	6.
a.	Prepaid expenses.....	2166	301			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.	Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0			6.d.
e.	FDIC loss-sharing indemnification assets.....	J448	0			6.e.
f.	Computer software.....	FT33	206			6.f.
g.	Accounts receivable.....	FT34	0			6.g.
h.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.h.
i.	TEXT 3549	3549	0			6.i.
j.	TEXT 3550	3550	0			6.j.
k.	TEXT 3551	3551	0			6.k.
7.	Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160	7,727	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	95	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	18	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 <b>(itemize and describe amounts greater than \$100,000 that exceed 25% of this item)</b> .....			2938	2,516	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	683			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	2,629	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	5,537	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	6165	4		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets.....					
			3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
		A590	0		2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....					
			B026	0	2.b.
c. All other identifiable intangible assets.....					
			5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....					
			0426	0	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land.....					
			5508	250	3.a.
b. Farmland.....					
			5509	0	3.b.
c. 1-4 family residential properties.....					
			5510	415	3.c.
d. Multifamily (5 or more) residential properties.....					
			5511	0	3.d.
e. Nonfarm nonresidential properties.....					
			5512	2,072	3.e.
f. Foreclosed properties from "GNMA loans".....					
			C979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....					
			2150	2,737	3.g.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less.....					
			F055	7,500	5.a.1.a.
(b) Over one year through three years.....					
			F056	778	5.a.1.b.
(c) Over three years through five years.....					
			F057	200	5.a.1.c.
(d) Over five years.....					
			F058	10,824	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....					
			2651	7,500	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: (3)					
(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) (4).....					
			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	19,302	5.c.

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

# 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	6.
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....		RCON B570	Amount 0	7.
8.	Internet Website addresses and physical office trade names:				
a.	Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):				
	TEXT 4087 http:// www.cstonebank.net				8.a.
b.	URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)				
(1)	TE01 N528 http://				8.b.1.
(2)	TE02 N528 http://				8.b.2.
(3)	TE03 N528 http://				8.b.3.
(4)	TE04 N528 http://				8.b.4.
(5)	TE05 N528 http://				8.b.5.
(6)	TE06 N528 http://				8.b.6.
(7)	TE07 N528 http://				8.b.7.
(8)	TE08 N528 http://				8.b.8.
(9)	TE09 N528 http://				8.b.9.
(10)	TE10 N528 http://				8.b.10.
c.	Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01 N529				8.c.1.
(2)	TE02 N529				8.c.2.
(3)	TE03 N529				8.c.3.
(4)	TE04 N529				8.c.4.
(5)	TE05 N529				8.c.5.
(6)	TE06 N529				8.c.6.
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 4088	YES / NO YES	9.
10.	Secured liabilities:		RCON	Amount	
a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....		F064	0	10.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		F065	0	10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCON G463	YES / NO YES	11.
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:				
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.

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?.....

	YES / NO	
L135		NR 15.b.

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 .....

RCON	YES / NO	
N517	NO	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?.....

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.....

RCON	Number	
N523		NR 16.d.1.

(2) Estimated dollar value of international remittance transfers.....

RCON	Amount	
N524		NR 16.d.2.

(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

RCON	Number	
N527		NR 16.d.3.

<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 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	21	F174	0	F176	10
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	20
b. Secured by farmland.....	3493	118	3494	0	3495	949
c. Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....	C236	1,255	C237	0	C229	80
(b) Secured by junior liens.....	C238	0	C239	0	C230	0
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	114	F180	0	F182	0
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0
3. Not applicable						
4. Commercial and industrial loans.....	1606	34	1607	0	1608	0
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards.....	B575	0	B576	0	B577	0
b. Automobile loans.....	K213	2	K214	0	K215	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	17	K217	0	K218	11
6. Not applicable						
7. All other loans (1).....	5459	46	5460	0	5461	0
8. Lease financing receivables.....	1226	0	1227	0	1228	0
<b>9. Total loans and leases (sum of items 1 through 8).....</b>	1406	1,607	1407	0	1403	1,070
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0

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



**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	0	11.
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	NR	K139	NR	K140	NR	M.1.f.5.
<b>1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) (2).....</b>	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, 2016, 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>						
• 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	NR	1597	NR	1583	NR 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						
					RCON	Amount
7. Additions to nonaccrual assets during the quarter.....					C410	1,070 M.7.
8. Nonaccrual assets sold during the quarter.....					C411	1 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, 2016, Report of Condition.

## Consolidated Report of Income for the period January 1, 2016 - December 31, 2016

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

### Schedule RI—Income Statement

Dollar Amounts in Thousands	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 .....	RIAD4435	1,914	1.a.(1)(a)
(b) All other loans secured by real estate .....	RIAD4436	4,919	1.a.(1)(b)
(2) Commercial and industrial loans .....	RIAD4012	355	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	RIADB485	0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RIADB486	402	1.a.(3)(b)
(4) Loans to foreign governments and official institutions .....	RIAD4056	0	1.a.(4)
(5) All other loans <sup>(1)</sup> .....	RIAD4058	370	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	RIAD4010	<b>7,960</b>	1.a.(6)
b. Income from lease financing receivables .....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions <sup>(2)</sup> .....	RIAD4115	37	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488	622	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	47	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ..	RIAD4060	556	1.d.(3)
e. Interest income from trading assets .....	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	1	1.f.
g. Other interest income .....	RIAD4518	14	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.) .....	RIAD4107	<b>9,237</b>	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) .....	RIAD4508	287	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs) .....	RIAD0093	159	2.a.(2)(a)
(b) Time deposits of \$100,000 or more .....	RIADA517	242	2.a.(2)(b)
(c) Time deposits of less than \$100,000 .....	RIADA518	121	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	5	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	237	2.c.
d. Interest on subordinated notes and debentures .....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d.) .....	RIAD4073	<b>1,051</b>	2.e.

(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			Amount	
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	8,186		3.
4. Provision for loan and lease losses .....	RIAD4230	240		4.
5. Noninterest income:				
a. Income from fiduciary activities (1) .....	RIAD4070	0		5.a.
b. Service charges on deposit accounts .....	RIAD4080	512		5.b.
c. Trading revenue (2) .....	RIADA220	0		5.c.
d.				
(1) Fees and commissions from securities brokerage .....	RIADC886	195		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	0		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887	0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386	0		5.d.(4)
(5) Income from other insurance activities .....	RIADC387	15		5.d.(5)
e. Venture capital revenue .....	RIADB491	0		5.e.
f. Net servicing fees .....	RIADB492	0		5.f.
g. Net securitization income .....	RIADB493	0		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases .....	RIAD5416	0		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415	(17)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496	10		5.k.
l. Other noninterest income (*) .....	RIADB497	1,208		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l.) .....	RIAD4079	1,923		5.m.
6.				
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521	0		6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196	0		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	RIAD4135	3,661		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217	1,113		7.b.
c.				
(1) Goodwill impairment losses .....	RIADC216	0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232	0		7.c.(2)
d. Other noninterest expense (*) .....	RIAD4092	2,128		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d.) .....	RIAD4093	6,902		7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) ...	RIAD4301	2,967		8.
9. Applicable income taxes (on item 8) .....	RIAD4302	0		9.
10. Income (loss) before discontinued operations (item 8 minus item 9) .....	RIAD4300	2,967		10.
11. Discontinued operations, net of applicable income taxes (*) .....	RIADFT28	0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....	RIADG104	2,967		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) .....	RIADG103	0		13.
14. Net income (loss) attributable to bank (item 12 minus item 13) .....	RIAD4340	2,967		14.

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

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

(\*) Describe on Schedule RI-E - Explanations

## Schedule RI—Continued

### Memoranda

	Dollar Amounts in Thousands		
		Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513	0	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD8431	N/A	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	RIAD4313	6	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)) .....	RIAD4507	412	M.4.
<b>Number</b>			
5. Number of full-time equivalent employees at end of current period (round to nearest whole #) .....	RIAD4150	61	M.5.
<b>Amount</b>			
<i>Memorandum item 6 is to be completed by: (1)</i>			
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	RIAD4024	N/A	M.6.
<b>Date</b>			
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) .....	RIAD9106		M.7.
<b>Amount</b>			
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures .....	RIAD8757	N/A	M.8.a.
b. Foreign exchange exposures .....	RIAD8758	N/A	M.8.b.
c. Equity security and index exposures .....	RIAD8759	N/A	M.8.c.
d. Commodity and other exposures .....	RIAD8760	N/A	M.8.d.
e. Credit exposures .....	RIADF186	N/A	M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) .....	RIADK090	N/A	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above) .....	RIADK094	N/A	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading .....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890	0	M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1)			
Credit losses on derivatives (see instructions) .....	RIADA251	N/A	M.10.

## Schedule RI—Continued

### Memoranda—Continued

		Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	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.</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)) .....	RIADF228	N/A	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets .....	RIADF551	N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	RIADF552	N/A	M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553	N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554	N/A	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses .....	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .....	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b) .....	RIADJ321	0	M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets <sup>(1)</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....	RIADH032	N/A	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....	RIADH033	N/A	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....	RIADH034	N/A	M.15.c.
d. All other service charges on deposit accounts .....	RIADH035	N/A	M.15.d.

(1) The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2016, would report 20160301.

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

Dollar Amounts in Thousands		Amount	
1. Total bank equity capital most recently reported for the <b>December 31, 2015</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	19,643	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*) .....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	<b>19,643</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	<b>2,967</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	0	5.
6. Treasury stock transactions, net .....	RIADB510	0	6.
7. Changes incident to business combinations, net .....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	1,316	9.
10. Other comprehensive income (1) .....	RIADB511	0	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	583	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	<b>21,877</b>	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 <sup>(1)</sup> and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....	RIADC891	180	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	16	RIADC894	0	1.a.(2)
b. Secured by farmland .....	RIAD3584	6	RIAD3585	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 .....	RIAD5411	0	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	43	RIADC217	0	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	0	RIADC218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	82	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897	0	RIADC898	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable					
4. Commercial and industrial loans .....	RIAD4638	7	RIAD4608	2	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans .....	RIADK129	4	RIADK133	4	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205	57	RIADK206	2	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans <sup>(2)</sup> .....	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables .....	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8) .....	RIAD4635	395	RIAD4605	8	9.

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

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

### Schedule RI-B—Continued

#### Part I—Continued

##### Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule RI-B, Part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	0	M.1.
2. <i>Memorandum items 2.a thru 2.d are to be completed by banks with \$300 million or more in total assets: (2)</i>					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above) .....	RIAD4652	N/A	RIAD4662	N/A	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, Part I, item 2, above) .....	RIAD4654	N/A	RIAD4664	N/A	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4, above) .....	RIAD4646	N/A	RIAD4618	N/A	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above) .....	RIADF185	N/A	RIADF187	N/A	M.2.d.
3. <i>Memorandum item 3 is to be completed by: (2)</i>					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding five percent of total loans.					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) .....	RIAD4655	N/A	RIAD4665	N/A	M.3.

Dollar Amounts in Thousands	Amount		
<i>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.</i>			
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) .....	RIADC388	N/A	M.4.

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

## Schedule RI-B—Continued

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

Dollar Amounts in Thousands			Amount
1. Balance most recently reported for the <b>December 31, 2015</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	1,980	1.
2. Recoveries (must equal Part I, item 9, column B, above) .....	RIAD4605	<b>8</b>	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4) .....	RIADC079	395	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	240	5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	RIAD3123	<b>1,833</b>	7.

### Memoranda

Dollar Amounts in Thousands			Amount
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above .....	RIADC435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389	N/A	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390	N/A	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above) .....	RIADC781	0	M.4.

(\*) Describe on Schedule RI-E - Explanations

Schedule RC

15

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

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

### Schedule RC—Balance Sheet

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup> .....	RCON0081	4,691	1.a.
b. Interest-bearing balances <sup>(2)</sup> .....	RCON0071	8,603	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A) .....	RCON1754	<b>36,897</b>	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D) .....	RCON1773	<b>0</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold .....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup> .....	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale .....	RCON5369	2,693	4.a.
b. Loans and leases, net of unearned income .....	RCONB528	144,645	4.b.
c. LESS: Allowance for loan and lease losses .....	RCON3123	1,833	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) .....	RCONB529	<b>142,812</b>	4.d.
5. Trading assets (from Schedule RC-D) .....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases) .....	RCON2145	8,580	6.
7. Other real estate owned (from Schedule RC-M) .....	RCON2150	<b>3,794</b>	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:			
a. Goodwill .....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M) .....	RCON0426	<b>0</b>	10.b.
11. Other assets (from Schedule RC-F) .....	RCON2160	<b>7,376</b>	11.
12. Total assets (sum of items 1 through 11) .....	RCON2170	<b>215,446</b>	12.

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

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements, regardless of maturity.

### Schedule RC—Continued

Dollar Amounts in Thousands		Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....	RCON2200	<b>176,937</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	15,722	13.a.(1)
(2) Interest-bearing .....	RCON6636	161,215	13.a.(2)
b. Not applicable			
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased <sup>(2)</sup> .....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCONB995	0	14.b.
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	<b>14,694</b>	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G) .....	RCON2930	<b>1,938</b>	20.
21. Total liabilities (sum of items 13 through 20) .....	RCON2948	<b>193,569</b>	21.
22. Not applicable			22.
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....	RCON3838	0	23.
24. Common stock .....	RCON3230	0	24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCON3839	2,767	25.
26.			
a. Retained earnings .....	RCON3632	19,110	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCONB530	0	26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCONA130	0	26.c.
27.			
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCON3210	<b>21,877</b>	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	<b>21,877</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCON3300	<b>215,446</b>	29.

(1) Includes noninterest-bearing demand, time, and savings deposits.

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

(3) Includes all securities repurchase agreements, regardless of maturity.

(4) Includes limited-life preferred stock and related surplus.

(5) 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.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

# Schedule RC—Continued

## Memoranda

To be reported with the March Report of Condition.

		Number	
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 <b>2015</b> .....			
	RCON6724	N/A	M.1.

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

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

		Date	
<b>To be reported with the March Report of Condition.</b>			
2. Bank's fiscal year-end date (report the date in MMDD format) .....	RCON8678	N/A	M.2.

### Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	(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)	
Deposits of:				
1. Individuals, partnerships, and corporations .....	RCONB549 48,860		RCONB550 81,802	1.
2. U.S. Government .....	RCON2202 0		RCON2520 0	2.
3. States and political subdivisions in the U.S. ....	RCON2203 16,920		RCON2530 29,355	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 <b>65,780</b>	RCON2210 65,780	RCON2385 <b>111,157</b>	7.

### Memoranda

Dollar Amounts in Thousands	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 .....	RCON6835 6,154	M.1.a.
b. Total brokered deposits .....	RCON2365 7,763	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)		
(1) Brokered deposits of less than \$100,000 .....	RCON2343 6,041	M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts .....	RCONJ472 1,722	M.1.c.(2)
d. Maturity data for brokered deposits:		
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONA243 6,041	M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above) .....	RCONK219 1,722	M.1.d.(2)
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONK220 0	M.1.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) .....	RCON5590 43,315	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits .....	RCONK223 0	M.1.f.
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) .....	RCON6810 26,704	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352 24,841	M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648 20,380	M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473 13,128	M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474 26,104	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 .....	RCONF233 2,343	M.2.e.

(1) Include interest-bearing and noninterest-bearing demand deposits.

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

### Schedule RC-E—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands		Amount	
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1) (2)			
(1) Three months or less .....	RCONA579	3,440	M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580	12,531	M.3.a.(2)
(3) Over one year through three years .....	RCONA581	3,802	M.3.a.(3)
(4) Over three years .....	RCONA582	607	M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3) .....			
	RCONA241	14,684	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1) (4)			
(1) Three months or less .....	RCONA584	14,104	M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585	17,180	M.4.a.(2)
(3) Over one year through three years .....	RCONA586	3,893	M.4.a.(3)
(4) Over three years .....	RCONA587	4,055	M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) .....			
	RCONK221	7,310	M.4.b.
c. 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) .....			
	RCONK222	22,251	M.4.c.

	Yes/No	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? .....		
	RCONP752	YES
		M.5.

Dollar Amounts in Thousands		Amount	
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets (5) that answered "Yes" to Memorandum item 5 above.</i>			
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP753	N/A	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP754	N/A	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations .....	RCONP755	N/A	M.6.c.

(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, Memorandum item 2.b.  
 (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, sum of Memorandum items 2.c and 2.d.  
 (5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.



### Schedule RC-E—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	Amount		
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use .....	RCONP756	N/A	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations .....	RCONP757	N/A	M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP758	N/A	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations ....	RCONP759	N/A	M.7.b.(2)

### Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Amount		
1. Accrued interest receivable <sup>(1)</sup>	RCONB556	1,299		1.
2. Net deferred tax assets <sup>(2)</sup>	RCON2148	0		2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>				
a. Mortgage loans	RCONA519	0		3.a.
b. Other financial assets	RCONA520	0		3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup>	RCON1752	1,321		4.
5. Life insurance assets:				
a. General account life insurance assets	RCONK201	4,313		5.a.
b. Separate account life insurance assets	RCONK202	0		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	443		6.
a. Prepaid expenses	RCON2166	310		6.a.
b. Repossessed personal property (including vehicles)	RCON1578	0		6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	0		6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	0		6.d.
e. FDIC loss-sharing indemnification assets	RCONJ448	0		6.e.
f. <b>Computer software</b>	RCONFT33	121		6.f.
g. <b>Accounts receivable</b>	RCONFT34	0		6.g.
h. <b>Receivables from foreclosed government-guaranteed mortgage loans</b>	RCONFT35	0		6.h.
i. TEXT3549	RCON3549	0		6.i.
j. TEXT3550	RCON3550	0		6.j.
k. TEXT3551	RCON3551	0		6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	<b>7,376</b>		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			Amount	
1.				
a.	Interest accrued and unpaid on deposits <sup>(1)</sup> .....	RCON3645	63	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCON3646	45	1.b.
2.	Net deferred tax liabilities <sup>(2)</sup> .....	RCON3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCONB557	0	3.
4.	All other liabilities (itemize and describe amounts greater than <b>\$100,000</b> that exceed 25% of this item) .....	RCON2938	1,830	4.
a.	Accounts payable .....	RCON3066	0	4.a.
b.	Deferred compensation liabilities .....	RCONC011	568	4.b.
c.	Dividends declared but not yet payable .....	RCON2932	0	4.c.
d.	Derivatives with a negative fair value held for purposes other than trading .....	RCONC012	0	4.d.
e.	TEXT3552	RCON3552	0	4.e.
f.	TEXT3553	RCON3553	0	4.f.
g.	TEXT3554	RCON3554	0	4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCON2930	<b>1,938</b>	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		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 .....	RCON6164	5,649	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 RCON6165	4	1.b.
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets .....	RCON3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCONA590	0	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCONB026	0	2.b.
c. All other identifiable intangible assets .....	RCON5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCON0426	0	2.d.
3. Other real estate owned:			
a. Construction, land development, and other land .....	RCON5508	126	3.a.
b. Farmland .....	RCON5509	32	3.b.
c. 1-4 family residential properties .....	RCON5510	471	3.c.
d. Multifamily (5 or more) residential properties .....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties .....	RCON5512	3,165	3.e.
f. Foreclosed properties from "GNMA loans" .....	RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) .....	RCON2150	3,794	3.g.
4. Not applicable			
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of: (1)			
(a) One year or less .....	RCONF055	3,000	5.a.(1)(a)
(b) Over one year through three years .....	RCONF056	801	5.a.(1)(b)
(c) Over three years through five years .....	RCONF057	359	5.a.(1)(c)
(d) Over five years .....	RCONF058	7,841	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) .....	RCON2651	3,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....	RCONF059	0	5.a.(3)
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of: (3)			
(a) One year or less .....	RCONF060	2,693	5.b.(1)(a)
(b) Over one year through three years .....	RCONF061	0	5.b.(1)(b)
(c) Over three years through five years .....	RCONF062	0	5.b.(1)(c)
(d) Over five years .....	RCONF063	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) (4) .....	RCONB571	2,693	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) .....	RCON3190	14,694	5.c.

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.  
 (2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.  
 (3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.  
 (4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

### Schedule RC-M—Continued

		Yes/No
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCONB569	NO

6.

		Amount
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCONB570	0

7.

8. Internet Website addresses and physical office trade names:

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

. http:// ..... TEXT4087 www.cstonebank.net

8.a.

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

(1) http:// .....	TE01N528		8.b.(1)
(2) http:// .....	TE02N528		8.b.(2)
(3) http:// .....	TE03N528		8.b.(3)
(4) http:// .....	TE04N528		8.b.(4)
(5) http:// .....	TE05N528		8.b.(5)
(6) http:// .....	TE06N528		8.b.(6)
(7) http:// .....	TE07N528		8.b.(7)
(8) http:// .....	TE08N528		8.b.(8)
(9) http:// .....	TE09N528		8.b.(9)
(10) http:// .....	TE10N528		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)	TE01N529		8.c.(1)
(2)	TE02N529		8.c.(2)
(3)	TE03N529		8.c.(3)
(4)	TE04N529		8.c.(4)
(5)	TE05N529		8.c.(5)
(6)	TE06N529		8.c.(6)

		Yes/No
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? .....	RCON4088	YES

9.

		Amount
10. Secured liabilities:		
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) .....	RCONF064	0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCONF065	2,693

10.a.

10.b.

		Yes/No
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCONG463	YES
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	RCONG464	NO

11.

12.

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

**Schedule RC-M—Continued**

Dollar Amounts in Thousands		Amount	
<b>13. Assets covered by loss-sharing agreements with the FDIC:</b>			
<b>a. Loans and leases (included in Schedule RC, items 4.a and 4.b):</b>			
<b>(1) Loans secured by real estate:</b>			
<b>(a) Construction, land development, and other land loans:</b>			
(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>(b) Secured by farmland .....</b>	RCONK171	0	13.a.(1)(b)
<b>(c) Secured by 1-4 family residential properties:</b>			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONK172	0	13.a.(1)(c)(1)
<b>(2) Closed-end loans secured by 1-4 family residential properties:</b>			
(a) Secured by first liens .....	RCONK173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens .....	RCONK174	0	13.a.(1)(c)(2)(b)
<b>(d) Secured by multifamily (5 or more) residential properties .....</b>	RCONK175	0	13.a.(1)(d)
<b>(e) Secured by nonfarm nonresidential properties:</b>			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK177	0	13.a.(1)(e)(2)
<b>(2) Not applicable</b>			
<b>(3) Commercial and industrial loans .....</b>	RCONK179	0	13.a.(3)
<b>(4) Loans to individuals for household, family, and other personal expenditures:</b>			
(a) Credit cards .....	RCONK180	0	13.a.(4)(a)
(b) Automobile loans .....	RCONK181	0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) ...	RCONK182	0	13.a.(4)(c)
<b>(5) All other loans and all leases .....</b>	RCONK183	0	13.a.(5)
<b>b. Other real estate owned (included in Schedule RC, item 7):</b>			
(1) Construction, land development, and other land .....	RCONK187	0	13.b.(1)
(2) Farmland .....	RCONK188	0	13.b.(2)
(3) 1- 4 family residential properties . .....	RCONK189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties .....	RCONK190	0	13.b.(4)
(5) Nonfarm nonresidential properties .....	RCONK191	0	13.b.(5)
<b>(6) Not applicable .....</b>			13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements .....	RCONK192	0	13.b.(7)
<b>c. Debt securities (included in Schedule RC, items 2.a and 2.b) .....</b>	RCONJ461	0	13.c.
<b>d. Other assets (exclude FDIC loss-sharing indemnification assets) .....</b>	RCONJ462	0	13.d.
<b>14. Captive insurance and reinsurance subsidiaries:</b>			
<b>a. Total assets of captive insurance subsidiaries (1) .....</b>	RCONK193	0	14.a.
<b>b. Total assets of captive reinsurance subsidiaries (1) .....</b>	RCONK194	0	14.b.

		Number	
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
<b>15. Qualified Thrift Lender (QTL) test:</b>			
<b>a. Does the institution use the Home Owner's 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) .....</b>			
	RCONL133	N/A	15.a.

		Yes/No	
<b>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? .....</b>			
	RCONL135	N/A	15.b.

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

**Schedule RC-M—Continued**

		Yes/No	
<i>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.</i>			
16. International remittance transfers offered to consumers: (2)			
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 .....	RCONN517	NO	16.a.(1)
(2) International ACH transactions .....	RCONN518	NO	16.a.(2)
(3) Other proprietary services operated by your institution .....	RCONN519	NO	16.a.(3)
(4) Other proprietary services operated by another party .....	RCONN520	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? .....			
	RCONN521	N/A	16.b.

		Number	
<i>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.</i>			
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 mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) .....			
	RCONN522		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 .....	RCONN523		16.d.(1)

		Amount	
(2) Estimated dollar value of international remittance transfers .....	RCONN524		16.d.(2)

		Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception .....	RCONN527		16.d.(3)

(2) 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 Section 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR Section 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 Section 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

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		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans .....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	275	RCONF175	0	RCONF177	144	1.a.(2)
b. Secured by farmland .....	RCON3493	0	RCON3494	0	RCON3495	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 .....	RCON5398	0	RCON5399	0	RCON5400	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	106	RCONC237	0	RCONC229	293	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RCON3499	212	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	102	RCONF180	0	RCONF182	65	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	2,903	RCONF181	205	RCONF183	1,959	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							
4. Commercial and industrial loans. ....	RCON1606	8	RCON1607	0	RCON1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans .....	RCONK213	38	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK216	12	RCONK217	0	RCONK218	0	5.c.
6. Loans to foreign governments and official institutions .....	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans (1) .....	RCON5459	89	RCON5460	0	RCON5461	72	7.
8. Lease financing receivables .....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCON3505	0	RCON3506	0	RCON3507	0	9.

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



### Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC .....				
	RCONK036	RCONK037	RCONK038	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"				
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 .....	RCONK039	RCONK040	RCONK041	10.a.
	RCONK042	RCONK043	RCONK044	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans:				
(a) 1-4 family residential construction loans .....	RCONK045	RCONK046	RCONK047	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	RCONK048	RCONK049	RCONK050	11.a.(1)(b)
(2) Secured by farmland .....	RCONK051	RCONK052	RCONK053	11.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK054	RCONK055	RCONK056	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens .....	RCONK057	RCONK058	RCONK059	11.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONK060	RCONK061	RCONK062	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	RCONK063	RCONK064	RCONK065	11.a.(4)
(5) Secured by nonfarm nonresidential properties:				
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK066	RCONK067	RCONK068	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	RCONK069	RCONK070	RCONK071	11.a.(5)(b)
b. Not applicable				
c. Commercial and industrial loans .....	RCONK075	RCONK076	RCONK077	11.c.

### Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards .....	RCONK078	0	RCONK079	0	RCONK080	0	11.d.(1)
(2) Automobile loans .....	RCONK081	0	RCONK082	0	RCONK083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK084	0	RCONK085	0	RCONK086	0	11.d.(3)
e. All other loans and all leases .....	RCONK087	0	RCONK088	0	RCONK089	0	11.e.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements .....	RCONK102	0	RCONK103	0	RCONK104	0	11.f.

### 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		
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans .....	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties .....	RCONF661	0	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK117	0	RCONK118	0	RCONK119	0	M.1.d.(2)
e. Commercial and industrial loans .....	RCONK257	0	RCONK258	0	RCONK259	0	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.): (1)</i>							
(1) To U.S. addressees (domicile) ...	RCONK120	N/A	RCONK121	N/A	RCONK122	N/A	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCONK123	N/A	RCONK124	N/A	RCONK125	N/A	M.1.e.(2)

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

### Schedule RC-N—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1.f. All other loans (include loans to individuals for household, family, and other personal expenditures) ..							
<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 .....	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.
(2) <b>Not applicable</b>							
(3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.(4)(a)
(b) Automobile loans .....	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by: (2)</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 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 .....	RCONK138	N/A	RCONK139	N/A	RCONK140	N/A	M.1.f.(5)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

### Schedule RC-N—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
<i>3. Memo items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: (1)</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) ...	RCON1248	N/A	RCON1249	N/A	RCON1250	N/A	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) .....	RCON5380	N/A	RCON5381	N/A	RCON5382	N/A	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above) .....	RCON1254	N/A	RCON1255	N/A	RCON1256	N/A	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above) .....	RCONF166	N/A	RCONF167	N/A	RCONF168	N/A	M.3.d.
<i>Memo item 4 is to be completed by:</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans: (1)							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....	RCON1594	N/A	RCON1597	N/A	RCON1583	N/A	M.4.
<i>5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8):</i>							
a. Loans and leases held for sale .....	RCONC240	0	RCONC241	0	RCONC226	0	M.5.a.
b. Loans measured at fair value:							
(1) Fair value .....	RCONF664	0	RCONF665	0	RCONF666	0	M.5.b.(1)
(2) Unpaid principal balance .....	RCONF667	0	RCONF668	0	RCONF669	0	M.5.b.(2)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more			
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>					
6. Derivative contracts: Fair value of amounts carried as assets .....	RCON3529	N/A	RCON3530	N/A	M.6.

Dollar Amounts in Thousands		Amount	
7. Additions to nonaccrual assets during the quarter .....	RCONC410	281	M.7.
8. Nonaccrual assets sold during the quarter .....	RCONC411	28	M.8.

(1) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.



### Schedule RC-N—Continued

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):				
a. Outstanding balance .....	RCONL183   0	RCONL184   0	RCONL185   0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above .....	RCONL186   0	RCONL187   0	RCONL188   0	M.9.b.