



**Medallion Bank**



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**COMMUNITY REINVESTMENT ACT**

**STRATEGIC PLAN**

**2020 – 2024**

(FDIC Copy)

## TABLE OF CONTENTS

<b>SECTION 1 - INTRODUCTION</b> .....	4
<b>Overview</b> .....	4
<b>Medallion Bank Profile</b> .....	4
<b>Parent Company Profile</b> .....	5
<b>SECTION 2 – COMMITMENT TO CRA COMPLIANCE</b> .....	6
Board and Management Responsibilities .....	6
Employee Responsibilities .....	6
Loan, Investment, and Service Strategies .....	7
<b>SECTION 3 – ASSESSMENT AREA</b> .....	9
<b>SECTION 4 – CRA PERFORMANCE CONTEXT</b> .....	11
<b>Community Needs Assessment</b> .....	11
<b>FDIC Performance Context Factors</b> .....	12
1. 12 CFR 345.21(b)(1) – Demographic Data on Median Income Levels and Other Relevant Data.....	12
2. 12 CFR 345.21(b)(2) – Lending, Investment, and Service Opportunities in the Bank Assessment Area.....	16
3. 12 CFR 345.21(b)(3) – The Bank's Product Offerings and Business Strategy .....	19
4. 12 CFR 345.21(b)(4) – Institutional Capacity and Constraints .....	20
5. 12 CFR 345.21(b)(5) – The Bank's Past Performance and the Performance of Similarly Situated Lenders .....	23
6. 12 CFR 345.21(b)(6) – The Bank's Public File and Any Written Comments About the Bank's CRA Performance.....	27
7. 12 CFR 345.21(b)(7) – Any Other Information Deemed Relevant by the FDIC.....	27
<b>SECTION 5 – CRA STRATEGIC PLAN</b> .....	28
Strategic Plan Goals.....	28
Structures Supporting the Plan.....	29
Election of Alternate Method for CRA Performance Evaluation.....	30
Reporting Obligations Under the CRA.....	30
Requests, Approvals, and Submission .....	30
FDIC Request for Approval .....	31
Bank Contact Information .....	31

<b>SECTION 6 - Exhibits</b> .....	32
List of Exhibits .....	32

# SECTION 1 - INTRODUCTION

## Overview

As a federally insured depository institution, Medallion Bank (“the “Bank”) is subject to the Community Reinvestment Act (“CRA”), codified at 12 USC 2901 – 2908, which requires banks to identify and help meet the credit needs of their communities, including low to moderate-income (“LMI”) individuals and geographies. Bank regulatory agencies are required to assess a bank’s CRA performance as part of the periodic examination process. Depending on the size and type of bank, the agencies apply different evaluation criteria to assess the bank’s CRA performance.

One performance evaluation option available for banks is the CRA strategic plan. The strategic plan enables a bank to tailor its CRA goals and objectives to address the needs of its community consistent with its own capacities, business strategies and expertise. If a bank is approved by its regulator to be evaluated under a strategic plan, it must specify measurable goals in the plan for helping to meet the credit needs of its assessment area(s), particularly the needs of LMI individuals and communities, through lending, investment, and service, as appropriate.

Because of its unique business strategy, product offerings, lending market, and the availability of community development lending, investment, and service opportunities within its local community, the Bank’s Board of Directors (“Board”) and management have determined that a strategic plan is the preferred method for the Bank to fulfill its obligations under the CRA. At the direction of the Board, management has prepared this CRA Strategic Plan (“Strategic Plan” or “Plan”) based on regulatory guidance, the Bank’s historical CRA performance and ratings, community outreach to understand community needs and market conditions, and analysis of similarly situated banks with strategic plans.

The Bank is currently operating under a Strategic Plan approved by the Federal Deposit Insurance Corporation (“FDIC”) on February 25, 2015. It is a five-year plan with an effective date of April 1, 2105 and an expiration date of March 31, 2020. The Bank is submitting this new proposed Plan, which the Board has approved for submission to the FDIC.

## Medallion Bank Profile

Medallion Bank is a Utah-chartered industrial bank that opened for business on December 22, 2003. The Bank is located at 1100 East 6600 South, Suite 510, Salt Lake City, Utah 84121, where it currently employs 77 full time employees, 63 of which are located in the Salt Lake

City office. The remaining employees are located at a satellite office in Bothell, Washington or work remotely in other locations.

The Bank is not a traditional retail bank. It is not open to the public and does not offer typical banking services, such as individual deposit or savings accounts. The Bank specializes in offering consumer loans for the purchase of Recreation products and Home Improvement projects. It has a run-off portfolio of commercial loans (taxi medallion loans), but no longer originates these loans and has no plans to do so in the future. The Bank is funded primarily with brokered deposits, which are sourced through a network of deposit brokers and are insured by the FDIC.

The Bank is jointly regulated and supervised by the Utah Department of Financial Institutions and the FDIC.

## **Parent Company Profile**

Medallion Bank is a wholly owned subsidiary of Medallion Financial Corp (“MFC”), a publicly traded (MFIN - NASDAQ Exchange) New York-based specialty finance company that has historically had a leading position in originating, acquiring, and servicing loans to finance taxicab medallions and various types of commercial businesses. In 2016, MFC began transitioning away from medallion lending due to competition from ride sharing services and placed its strategic focus on growing its consumer finance portfolios, which are originated and serviced by the Bank.

## SECTION 2 – COMMITMENT TO CRA COMPLIANCE

### Board and Management Responsibilities

The Bank's CRA program is administered under the direction of the Bank's Board. Since inception, the Board has recognized the importance of CRA compliance and has provided management with the guidance and resources necessary to ensure the Bank fulfills its CRA obligations to meet the needs of its community. This ongoing commitment to CRA compliance has resulted in the Bank never earning less than a Satisfactory rating in any of its CRA Performance Evaluations. And for its most recent CRA Performance Evaluation, completed in April 2018, the Bank earned an Outstanding performance rating.

To ensure the success of the Bank's CRA efforts, the Board has appointed a CRA Officer to be responsible for developing, implementing, and administering the Bank's CRA program. The CRA Officer works with management to identify CRA loan, investment, and service opportunities, and to design and implement appropriate strategies to achieve the Bank's CRA goals. The CRA Officer is assisted by a Compliance and CRA Specialist who carries out many of the day-to-day tasks associated with the Bank's CRA plan, including coordinating employee CRA service opportunities and administering CRA training.

To ensure appropriate and consistent execution of the Bank's CRA program, management has chartered a Community Reinvestment Committee. The Committee reviews and approves CRA loan, investment, and service activities, including CRA grants. The Committee meets no less than four times annually and the Committee Chair (CRA Officer) presents the meeting minutes to the Board and discusses any material matters, thereby facilitating the Board's oversight responsibility.

### Employee Responsibilities

All employees are required to complete annual training on the CRA to ensure they understand the technical requirements of the law and the Bank's strategies to help meet the needs of its community. Employees demonstrate their commitment to CRA compliance by participating in Bank-sponsored volunteer service opportunities as noted herein.

## Loan, Investment, and Service Strategies

In considering how the Bank can best demonstrate its commitment to CRA Compliance within its current performance context, management has developed and implemented strategies for CRA loans, investments, and service that primarily focus on the following types of facilities:

- Loans to nonprofit organizations that facilitate the construction or rehabilitation of affordable housing or promote economic development and job growth within the Bank's assessment area serving LMI individuals. Examples include:
  - Loans to NEIGHBORWORKS SALT LAKE to support affordable home ownership for LMI individuals and families through first mortgages and rehabilitation loans.
  - Loans to the UTAH MICRO LOAN FUND to provide start-up financing for owners of new or existing small businesses, most of which are owned by LMI individuals that lack access to traditional funding sources, particularly those who are socially and economically disadvantaged.
  - Loans to the ROCKY MOUNTAIN COMMUNITY REINVESTMENT CORPORATION to provide financing for affordable housing projects targeted to LMI individuals and families.
  
- Investments in bonds or specially-designed loan pools that support affordable housing or economic development and job growth within the Bank's assessment area serving LMI individuals. Examples include:
  - Investments in UTAH HOUSING CORPORATION (UT HSG) BONDS that provide low cost mortgage loans to LMI individuals and households.
  - Investments in FNMA AND GNMA CRA-TARGETED MORTGAGE-BACKED SECURITIES that contain high concentrations of loans to LMI households.
  - Investments in SBA LOAN POOLS that are assembled using the guaranteed portions of SBA 7(a) loans.
  - Investments in the BRIDGE WORKFORCE AFFORDABLE HOUSING FUND, which rehabilitates and preserves workforce and affordable multifamily housing for LMI individuals and households.
  - Investments in the UNIVERSITY GROWTH FUND, which provides growth capital to small business entrepreneurs and also gives LMI students educational and work opportunities in the world of investing.

- Service on the board of directors or committees of organizations that facilitate affordable housing, promote economic development, or serve the humanitarian needs of LMI individuals and households. Examples include:
  - Service on the BOARD OF DIRECTORS OF THE UTAH MICRO LOAN FUND.
  - Service on the CREDIT COMMITTEE OF THE UTAH MICRO LOAN FUND.
  - Service on the LOAN COMMITTEE OF NEIGHBORWORKS SALT LAKE.
  - Service on the CRA FOUNDATION COMMITTEE OF THE UTAH ASSOCIATION OF FINANCIAL SERVICES.
  - Service on the CRA FOUNDATION FINANCIAL LITERACY SUB-COMMITTEE OF THE UTAH ASSOCIATION OF FINANCIAL SERVICES.
  - Service on the UTAH BANKER'S ASSOCIATION'S CRA COMMITTEE.
  
- Teaching financial literacy to LMI Individuals to help them build wealth and participate in the American financial system with success. Examples include:
  - Teaching JUNIOR ACHIEVEMENT curricula to students (grades K -6) at schools designated Title-1 by the U.S. Department of Education.
  - Volunteering to participate in JUNIOR ACHIEVEMENT'S JA BIZTOWN where Bank employees work directly with students to teach them about business, financial literacy, and how their school education applies in the real-world.





described in Community Needs Assessment section below. To the extent the Bank has met the community needs in its assessment area, the Bank will consider CRA loans, investments, and service in a broader state-wide or regional area that includes the Bank's assessment area. The targeted regional area will be the Mountain West Region, which includes the states of Utah, Nevada, Idaho, Wyoming, Colorado, Arizona, New Mexico, and Montana.

## SECTION 4 – CRA PERFORMANCE CONTEXT

The information in this section represents the performance context in which the Bank currently operates and from which the Bank has developed this Strategic Plan. Performance context is broadly defined as the range of economic, demographic, and institution-specific and community-specific information needed to understand the needs of the community and how best to meet those needs given the Bank’s business structure, strategy, and product offerings.

### Community Needs Assessment

The Bank’s Board and management understand that the effectiveness of the Bank’s Strategic Plan is largely determined by the quality of the needs assessment it performs. Thus, management has informally sought input and suggestions from several sources during the development of this Plan. This broad reach is necessary to ensure the Bank has access to the fullest possible information about the needs of its community and how those needs might be met. Information which management collected and considered in assessing its community needs and in the development of this Plan was gathered from a number of sources, including:

- Data from the US Census Bureau
- The Utah 2018 Economic Report to the Governor
- The 2018 Utah Economic Outlook
- Salt Lake County Official Website
- The Utah Office of Business and Economic Development
- The Federal Deposit Insurance Corporation

Additionally, through its employees’ ongoing participation on boards and key committees of a few of the organizations below, and through interviews conducted with representatives of these organizations, management was able to more specifically understand the needs of the individuals and families in its community. Furthermore, management was able to determine what resources and support these organizations need and what the Bank can potentially provide to help them fulfill their mission purpose.

- Neighborworks Salt Lake
- Housing Authority of Salt Lake County
- Utah Housing Corporation
- Utah Micro Loan Fund
- Bridge Workforce & Affordable Housing

- Junior Achievement of Utah
- Utah Health & Human Rights
- Utah Community Action
- Utah Department of Health
- Housing Opportunity
- Rocky Mountain Community Reinvestment Corp
- Junior Achievement of Utah
- Utah Health & Human Rights
- Utah Community Action
- Utah Department of Health
- Housing Opportunity

Other factors considered by management as it conducted its needs assessment in development of this Plan included:

- Input from the Bank’s Board.
- The Bank’s product offerings and business strategy.
- The Bank’s constraints and capabilities.
- The Bank’s historical production volumes and market segments served.
- Management’s own knowledge of the assessment area.

## FDIC Performance Context Factors

When evaluating a bank’s CRA performance under a strategic plan, the FDIC applies various CRA tests and standards within the context of seven factors collectively referred to as a bank’s performance context (12 CFR 345.21(b)). The FDIC also considers whether to approve a proposed strategic plan within those same factors.

The performance context factors outlined in 12 CFR 345.21(b)(1)-(7) and information relevant to the Bank and its assessment area associated with those factors are discussed below.

### 1. 12 CFR 345.21(b)(1) – Demographic Data on Median Income Levels and Other Relevant Data

According to the U.S. Census Bureau 2010, Salt Lake County had an estimated 2017 population of 1,135,649<sup>2</sup> and remains the largest and was the fastest growing county in Utah through 2016 and 2017. The 2018 FFIEC Census Report – Summary Census Housing Information estimated MSA/MD Median Family Income (“MFI”) for Salt Lake County was

<sup>2</sup> <https://www.census.gov/quickfacts/fact/table/saltlakecountyutah/PST045217>

\$79,700. The Low, Moderate, Middle and Upper income categories for the county are listed in Table 1 below and are based on the median family income of \$79,700.

**Table 1**

Salt Lake County Income Levels		
Income Category	MFI Criteria	Income Threshold
Low	< 50%	Up to \$39,850
Moderate	50% up to < 80%	\$39,851 to \$63,760
Middle	80% up to < 120%	\$63,761 to \$95,640
Upper	120% +	\$95,641+

Source: Federal Financial Institutions Examination Council ("FFIEC") U.S. census track data 2018 est.

According to the 2010 U.S. Census Data, 2012 – 2016 American Community Survey 5-year estimates<sup>3</sup>, 11 percent of Salt Lake County's population is currently living in poverty. Families with children under 18 years old living in poverty comprise 14.1 percent of Salt Lake County's population and households with single mothers represent 22.9 percent. However, due to its relative affluence, a smaller percentage of Utah's population lives in poverty than the national average.

The Bank's assessment area of Salt Lake County is comprised of 212 census tracts, which are broken down by income levels, as determined by US Census Track Data 2018 est. Table 2 below shows the population of Salt Lake County residents by census tract income level.

**Table 2**

Salt Lake County Population by Census Tract Income Level				
Census Tract Income Level	# Tracts	% Tracts	# Population	% Population
Low	7	3.3%	34,117	3.2%
Moderate	51	24.1%	246,157	22.8%
Middle	86	40.6%	464,889	43.1%
Upper	65	30.7%	324,089	30.0%
Unknown	3	.9%	9,706	.9%
Total	212	100.0%	1,078,958	100.0%

Source: Federal Financial Institutions Examination Council ("FFIEC") U.S. census track data 2018 est.

<sup>3</sup>

[https://thedataweb.rm.census.gov/TheDataWeb\\_HotReport2/profile/2016/5yr/np01.hrml?SUMLEV=50&state=49&county=035](https://thedataweb.rm.census.gov/TheDataWeb_HotReport2/profile/2016/5yr/np01.hrml?SUMLEV=50&state=49&county=035)

LMI census tracts in Salt Lake County represent about 27.4 percent of the total population. A complete list of all Salt Lake County census tracts by income level and median family income can be found in Exhibit 1

Housing costs for Salt Lake County residents are shown below in Table 3.

**Table 3**

Salt Lake County Housing Costs				
Median Mortgage Payments	Median Rental Payment	% Home Ownership	% of Families with Gross Rent Exceeding 29.9% of Household Income	% of Families with Gross Rent Exceeding 50% of Household Income
\$1,506	\$970	37%	43.9%	21.9%

*Source: 2010 U.S. Census Data, 2012 – 2016 American Community Survey 5-year estimates & Affordable Housing Assessment 2017.*

The median age and average family size of Salt Lake County residents are shown below in Table 4.

**Table 4**

Salt Lake County Residents Median Age and Average Family Size		
County	Median Age	Average Family Size
Salt Lake County	30.7	3.19

*Source: Economic Report to Governor 2018.*

### Utah's Economic Assessment

Growth rates for most of Utah's economic indicators should be double the national rate and the Utah economy should outperform almost all of the high growth western states. When looking at only private sector job growth, Utah ranked first in the nation at the time of this writing. National employment growth was 1.5 percent in 2017, compared to 3 percent for Utah. Utah's unemployment rate was 3.5 percent and remains lower than the national unemployment rate of 4 percent in 2017.

Utah's total personal income is estimated to have increased by 5.3 percent in 2017. The average wage in Utah in 2017 was \$47,012.

2017 showed tight conditions in Utah's labor market. No relief is expected for most employers as the unemployment rate is projected to drop slightly to 3.3 percent in 2018. Large public and private projects will increase pressure on the labor market, particularly for

the construction sector. Along with the \$3 billion redevelopment of the Salt Lake International Airport, which is near midpoint and will continue for four to five more years, several other projects are getting underway in 2018 that will add to labor demand.

Utah's total population estimate was 3,114,039 in July 2017 according to estimates prepared by the Utah Population Committee. Net migration continued to increase in 2017, contributing to 26,989 new residents or 46 percent of growth. Natural increase contributed more than half of the new growth (54 percent or 32,056 persons). Utah had the third highest population growth in the nation at 1.9 percent<sup>4</sup>.

### Status of Housing Stock, Housing Costs

Management carefully reviewed the following sources of information to identify community needs related to the availability of affordable housing in the Bank's assessment area.

- COMMUNITY ACTION PARTNERSHIP OF UTAH 2017 REPORT ON POVERTY<sup>5</sup>. The report cites the Out of Reach 2016: Utah Study stating Utah has an estimated current housing shortage of 47,180 units in available affordable housing for Extremely Low Income (ELI) Households. ELI households make up 24 percent of total renter households. The report further states that the Fair Market Rent for a two-bedroom apartment is \$885 in Utah.
- The 2018 ECONOMIC REPORT TO THE GOVERNOR – STATE OF UTAH. This annual document serves as a resource for facts regarding Utah's economic conditions. The report provides a valuable assessment of the economic outlook for the state and provides a backdrop against which CRA development activities can be evaluated. The data estimates that in 2016 Utah has a homeownership rate of 71.3 percent. Historically the market has focused on single-family homes which has increased constraints on land and has driven up land prices. The result is fewer rental and multifamily units, which has likely attributed to the limitation of affordable housing opportunities for LMI individuals.

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<sup>4</sup> Economic Report to the Governor 2018

<sup>5</sup> Available at [https://caputah.org/images/poverty-reports-full/CAPU\\_POVRPRT\\_WEB2-min.pdf](https://caputah.org/images/poverty-reports-full/CAPU_POVRPRT_WEB2-min.pdf)

- STATE OF UTAH AFFORDABLE HOUSING ASSESSMENT 2017. This document addresses affordable housing in Utah. It provides a valuable assessment, breaking down the housing needs of each county.
- The SALT LAKE BOARD OF REALTORS. This source reported that the median single-family home price in 2017 in Salt Lake County was \$325,000, a 10 percent increase over the prior 12 months.

Accordingly, affordable housing opportunities in the Bank’s assessment area are a critical problem affecting LMI individuals where the Bank is located. Because the Bank’s business model does not include residential mortgage lending, the best way for the Bank to address this critical need is to make community development loans and investments that support affordable housing in the assessment area.

## 2. 12 CFR 345.21(b)(2) – Lending, Investment, and Service Opportunities in the Bank Assessment Area

The Bank has sought input from community groups who serve LMI individuals and families to understand the lending, investment, and service opportunities available to the Bank in its assessment area. This was accomplished by meeting with the individuals and agencies listed below in Table 5.

**Table 5**

Community Groups and Contacts		
Contact	Organization	Contact Information
Maria Garciaz	NeighborWorks SL	<a href="mailto:maria@nwsaltlake.org">maria@nwsaltlake.org</a>
Steven Nielsen	Rocky Mountain Community Reinvestment Corp.	<a href="mailto:snielsen@rmcrc.org">snielsen@rmcrc.org</a>
Janice Kimball	Housing Opportunities	<a href="mailto:jjkimball@hacsl.org">jjkimball@hacsl.org</a>
Mary Draper	Guadalupe School	<a href="mailto:Mary.draper@guadschool.org">Mary.draper@guadschool.org</a>
Silvia Castro	Pete Suazo Center	(801) 521-1709
Tom Stringham	University Growth Fund	<a href="mailto:tom@ugrowthfund.com">tom@ugrowthfund.com</a>
Fred Esplin	U of U Opportunity Scholars	<a href="mailto:Fred.esplin@utah.edu">Fred.esplin@utah.edu</a>
Joni Clark	Utah Community Action	<a href="mailto:joni.clark@utahca.org">joni.clark@utahca.org</a>
Heidi Justice	Utah Health & Human Rights	<a href="mailto:Heidi.justice@uhhr.org">Heidi.justice@uhhr.org</a>
Danielle Lower	Utah Microloan Fund	<a href="mailto:dlower@umlf.com">dlower@umlf.com</a>
Ginette Bott	Utah Food Bank	<a href="mailto:ginetteb@utahfoodbank.org">ginetteb@utahfoodbank.org</a>
Joseph White	Foundation for Family Life	<a href="mailto:joseph@fflut.org">joseph@fflut.org</a>
Glenn Bailey	Crossroads Urban Center	<a href="mailto:glenn@crossroadsurbancenter.org">glenn@crossroadsurbancenter.org</a>
Amy Dott Harmer	Utah Refugee Connection	<a href="mailto:amydott@utahrefugee.org">amydott@utahrefugee.org</a>
Christy Tribe	Jr. Achievement Utah	<a href="mailto:christy@ja-utah.org">christy@ja-utah.org</a>



From discussions with and input received from the above organizations, the Bank has determined the most critical needs of its assessment area are and continue to be:

- HOUSING – especially affordable workforce housing and housing for the homeless.
- EMPLOYMENT – including under employment and unemployment.
- EDUCATION – including parenting and life skills education, early childhood education, youth services, financial education, and college scholarships for LMI individuals.
- HEALTH CARE AND MEDICAL SUPPORT – including crisis centers and services, childcare, free or low cost medical services and prescriptions, mental health services, services for individuals with disabilities, substance abuse, and support for families of those with medical needs.
- FOOD – including access to emergency food sources and food programs that promote sustainability.
- SMALL BUSINESS SUPPORT – especially for LMI individuals, women, and certain ethnic minorities.

Considering the above needs, this Strategic Plan is designed to focus on three areas for participating in community development: Community development loans (“CRA loans”); qualified investments, including grants (“CRA investments”); and community development service (“CRA service”). This will be accomplished primarily by means of the following three areas of focus:

- AFFORDABLE HOUSING LOANS & INVESTMENTS. The lack of affordable housing for LMI individuals and families in the assessment area is well known and established. Therefore, making loans and investments in facilities that build or revitalize LMI housing stock in the Bank’s assessment area will be a primary focus.
- ADMINISTRATIVE SERVICES GRANTS. Many community service and housing-related organizations can find funding for programs that service LMI individuals and families, but lack access to grants that help cover administrative services required to support those programs. These services include such things as salary expenses, office and overhead expenses, and general program administration expenses. Without funding to cover these costs, programs may not be administered effectively or achieve their stated goals. Therefore, the Bank will look for opportunities to assist community service and housing-related organizations with their administrative funding needs.

- FINANCIAL LITERACY EDUCATION. While Utah ranked 5<sup>th</sup> in the U.S. in 2018 for its Financial Assets & Income Rate<sup>6</sup> (the ability of a household to access wealth resources sufficient to meet basic need for a period of three months), there is a known lack of age- and culture-appropriate financial education for certain LMI populations. As such, the Bank will seek out targeted opportunities to provide financial literacy education to LMI student populations and LMI adult populations that have had little to no exposure to banking, budgeting, financial planning, or expense management.

Specific CRA loan, investment, and service opportunities within the Bank's assessment area that management has identified for the aforementioned areas of focus include the following:

- Investments in UTAH HOUSING BONDS, FNMA OR GNMA mortgage-backed securities, or other similar instruments where the funds are used to provide LMI individuals and families with residential mortgages.
- Loans to NEIGHBORWORKS SALT LAKE to support affordable home ownership for LMI individuals and families through first mortgages and rehabilitation loans.
- Loans to the UTAH MICRO LOAN FUND to provide start-up financing to owners of new or existing small businesses, most of whom are LMI individuals that lack access to traditional funding sources, particularly those who are socially and economically disadvantaged.
- Loans to the ROCKY MOUNTAIN COMMUNITY REINVESTMENT CORPORATION to provide financing for affordable housing projects targeted to LMI individuals and families.
- Investments in the BRIDGE WORKFORCE AND AFFORDABLE HOUSING FUND to facilitate the preservation and rehabilitation of workforce and affordable multifamily housing properties for LMI individuals and families.
- Investments in the UNIVERSITY GROWTH FUND to provide venture capital funding for local small businesses development and to provide LMI university students with access to experiences and learning opportunities in the world of investing. Student

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<sup>6</sup> <http://scorecard.prosperitynow.org/data-by-location#state/ut>

graduates also gain access to exclusive job opportunities not typically available to their peers.

- Volunteer service to JUNIOR ACHIEVEMENT to teach LMI students economic and business concepts through hands-on curriculum in the class room and through participating in JA BizTown, which gives students hands-on experience in a simulated city managing their own business and working with the government and other business owners. This training will primary be focused on elementary age children who are from LMI families that attend Title I public schools.
- Working with the UTAH FINANCIAL SERVICES FOUNDATION to develop and provide financial education to certain adult LMI populations who have had no or limited exposure to traditional banking and may not sufficiently understand how to budget or manager their expenses for financial success.

### 3. 12 CFR 345.21(b)(3) – The Bank’s Product Offerings and Business Strategy

#### Product Offerings

The Bank is a specialized entity engaged primarily in the business of offering consumer installment loan products to individuals across the U.S. through a network of recreational vehicle dealers and home improvement contractors. The vast majority of the Bank’s customers do not reside in the Bank’s assessment area. The Bank’s funding comes primarily from brokered time deposits, for which the vast majority of account holders do not reside in the Bank’s assessment area.

At the time of this writing, the Bank’s loan products include the items in Table 6 below.

**Table 6**

Medallion Bank Loan Products		
Loan Product	Customer Type	Loan Description
Recreation Loans	Consumer	Purchase money installment loans for recreational vehicles (motorhomes, towable RVs, truck campers), marine and repower products, horse/utility trailers, and collector cars.
Home Improvement Loans (non-real estate secured)	Consumer	Purchase money installment loans for window, siding & roof replacements, kitchen, bath, and basement remodels, HVAC replacement or

		installation, solar PV installations, and swimming pools.
Taxi Medallion Loans (Discontinued)	Commercial	Purchase money installment loans for taxi medallion financing. The Bank has ceased originating taxi medallion loans and has no plans to offer such loans in the future but continues to service a small run-off portfolio of loans.

At the time of this writing, the Bank’s deposit products include the items in Table 7 below.

**Table 7**

Medallion Bank Deposit Products		
Deposit Product	Customer Type	Deposit Description
Brokered Time Deposits (Non-transaction accounts)	Consumer, commercial	Consumer and commercial deposit funds obtained through deposit brokers.

Business Strategy

The Bank’s business strategy for the next five years is to continue with its current product offerings and methods of sourcing business while remaining open to opportunities that are consistent with the Bank’s charter, objectives and management skills. The projected growth will be funded by raising additional deposits and through net profits.

Management prepares an annual Strategic Plan for the Bank that is approved by the Board. Each quarter, if warranted, the plan is re-forecast based on current market and business conditions. Management continues to evaluate its different business lines and consider various alternatives to maximize the aggregate value of its businesses and increase stockholder value. Some of these alternatives may include expanding its current business products in recreation and home improvement lending, new product lines that are deemed safe, sound, and profitable to the Bank, or strategic partnerships with third party lenders. When appropriate, the quarterly re-forecast will reflect these new opportunities or changes in strategy.

Management recognizes that if the Bank does elect to engage in residential mortgage lending or small business lending during the term of this Plan, it may need to modify the Plan, with FDIC approval, to include target goals for these lending categories.

**4. 12 CFR 345.21(b)(4) – Institutional Capacity and Constraints**

Institutional Capacity

Although the Bank's profits and capital were negatively impacted during the period 2016 – 2018 due to competition from ride sharing services and the demise of the Bank's taxi medallion loans, the Bank has remained profitable since it was chartered in 2003, including during the 2007 – 2009 recession. Strong performance in the Bank's recreation and home improvement loan programs has helped mitigate the negative impact of medallion loan performance. The Bank's strategy going forward to transition away from taxi medallion lending and focus on growing its consumer loan portfolios will position the Bank for continued growth and increased profitability. The financial information in Table 8 below illustrates the Bank's financial condition and performance since 2010.

**Table 8**

<b>Medallion Bank Growth &amp; Profitability</b>			
Year	Total Assets (000s)	Net Income (000s)	Equity Capital (000s)
2010	\$568,725	\$11,235	\$94,906
2011	\$629,429	\$15,418	\$108,850
2012	\$723,806	\$19,470	\$117,633
2013	\$814,679	\$18,439	\$127,786
2014	\$964,214	\$26,261	\$149,444
2015	\$1,082,419	\$23,691	\$162,419
2016	\$1,076,165	\$1,962	\$161,885
2017	\$1,081,844	\$4,553	\$164,230
2018	\$1,022,537	\$5,666	\$166,995

Management is confident that the Bank's financial condition and earnings performance over the next five years will continue to improve and be more than adequate to support the CRA goals outlined in this Strategic Plan.

Publicly available information regarding the Bank's financial condition (e.g., assets, liabilities, and income) as of December 31, 2018 can be found in Exhibit 2. This same information for any year and quarter can be obtained online at <https://cdr.ffiec.gov/public/>.

### Constraints

Factors that can affect the Bank's ability to provide the types of CRA loan, investment, or service activities detailed in this Plan include the following:

- **SIZE AND CAPACITY.** The Bank has maintained average assets of approximately \$1.1 billion since 2015 and does not intend to grow the asset base significantly over the next five years. At this size, and even with moderate growth, management is

confident it can meet the Strategic Plan goals as defined herein. Any unplanned significant growth in assets could place constraints on management's ability to meet the Strategic Plan goals and will have to be carefully evaluated to ensure the Bank does not fall below the goal threshold for "Satisfactory" performance ratings.

- **COMPETITION FOR CRA LOANS AND INVESTMENTS.** As previously mentioned, constraint issues continue to exist with regard to the Bank's assessment area, including the relatively limited availability of CRA loan and investment opportunities and the large number of financial institutions vying for these opportunities. However, management feels confident it can make up for potentially unavailable loan opportunities with CRA investments in housing bonds, mortgage-backed securities, and SBA loan pools.
- **DECLINING VALUE OF TAXI MEDALLIONS.** The impact of competition from ride sharing businesses has significantly reduced the value of taxi medallions and had a negative impact on the Bank's earnings and capital. Although management has ceased originating taxi medallion loans and believes the Bank has "turned the corner" on the negative impacts of the ride sharing phenomenon, future unexpected declines in taxi medallion values could impact the Bank's earnings and capital and place constraints on management's ability to make CRA loans and investments.
- **RECESSION.** An economic recession, which is likely in the near future, will cause loan delinquencies to rise and charge offs to occur. This will impact the Bank's earnings and place limitations on capital growth. However, the Bank fared well during the recession of 2007 - 2009 with no material negative impacts to earnings or the balance sheet. Management is confident it has structured its loan portfolios to weather a recession without significant negative impact. Nevertheless, any recession will constrain earnings to some extent and may place limitations on management's ability to make CRA loans and investments.
- **LACK OF VOLUNTEERISM.** A lack of interest by employees in volunteering to participate in CRA service opportunities or the inability of employees to volunteer due to heavy workloads could constrain the Bank's ability to meet its Strategic Plan service goal. However, the Bank has a strong history of employee volunteerism and the seasonal nature of recreation and home improvement lending provide opportunities for employees to participate in work-sponsored CRA service activities. Additionally, the Compliance Department tracks and reports service hours on a continuing basis and can ramp up volunteer efforts when needed with management's support.

## 5. 12 CFR 345.21(b)(5) – The Bank's Past Performance and the Performance of Similarly Situated Lenders

### Bank Performance

The Bank has been operating under an FDIC approved CRA Strategic Plan since March 2015. The Bank received joint FDIC/Utah Department of Financial Institutions CRA examinations for which a satisfactory rating was assigned in February 2015 and an outstanding rating was assigned in April 2018. The Bank's internal audit department also conducts an annual CRA compliance review, the results of which have been positive with no material findings. The Bank's annual performance against its CRA Strategic Plan goals for Plan Years 2015 through 2018 is presented in Table 9, 10, and 11 below.

**Table 9**

Current Plan Year CRA Loans and Investments/Grants					
Plan Year	Strategic Plan Goal #1 Current Plan Year L&I <sup>†</sup> / AA <sup>‡</sup>		Actual Bank Performance		
	Satisfactory	Outstanding	L&I <sup>†</sup> (000s)	AA <sup>‡</sup> (000s)	L&I <sup>†</sup> / AA <sup>‡</sup>
2015	.40%	.60%	\$8,530	\$1,041,981	.82%
2016	.40%	.60%	\$7,121	\$1,099,968	.65%
2017	.40%	.60%	\$13,699	\$1,1088,538	1.26%
2018*	.40%	.60%	\$10,474	\$1,069,686	0.98%

<sup>†</sup> CRA loan and investment commitments and grants for the CRA Plan Year April 1 through March 31.  
<sup>‡</sup> Average assets as reported on Line 9, Schedule RC-K, of the Bank's last 4 quarterly Call Reports.  
 \* Results for 2018 Plan Year are as of November 30, 2018 (Plan Year ends March 31, 2019).

**Table 10**

Prior Plan Years + Current Plan Year CRA Loans and Investments/Grants					
Plan Year	Strategic Plan Goal #2 Prior + Current Plan Year L&I <sup>†</sup> / AA <sup>‡</sup>		Actual Bank Performance		
	Satisfactory	Outstanding	L&I <sup>†</sup> (000s)	AA <sup>‡</sup> (000s)	L&I <sup>†</sup> / AA <sup>‡</sup>
2015	1.30%	1.75%	\$19,697	\$1,041,981	1.89%
2016	1.30%	1.75%	\$17,849	\$1,099,968	1.62%
2017	1.30%	1.75%	\$22,251	\$1,1088,538	2.04%
2018*	1.30%	1.75%	\$26,919	\$1,069,686	2.52%

<sup>†</sup> Prior Plan Years' outstanding CRA investment balances plus current Plan Year CRA loan and investment commitments as defined in Table 8.  
<sup>‡</sup> Average assets as reported on Line 9, Schedule RC-K, of the Bank's last 4 quarterly Call Reports.  
 \* Results for 2018 Plan Year are as of November 30, 2018 (Plan Year ends March 31, 2019).

## Analysis of CRA Loans and Investments Performance

As shown in Table 9 and 10 above, the Bank exceeded the Outstanding rating threshold for Goal 1 in all five Plan Years and Goal 2 in all Plans Years except 2016. In particular, in 2017, the Bank originated new CRA loans and investments totaling 1.26% of average assets, more than double its Outstanding Plan goal of .60%. This performance is largely attributed to a reduction in the Bank's asset base in 2016 – 2018 from the following three unexpected events.

- The demise of the Bank's taxi medallion lending program and the decision to cease further originations.
- Large charge offs of non-performing taxi medallion loans.
- Portfolio sales of consumer loans needed to offset taxi medallion losses and strengthen the Bank's capital position.

Absent the above events, it is estimated the Bank's asset base would have continued to grow at pre-2016 levels and the Bank's CRA loan and investment totals would have been a smaller percentage of average assets, although still at levels close to or slightly exceeding Outstanding. Management stresses that actual performance levels for 2016 – 2018 exceed what would likely have been achieved if not for the events previously described and should be considered when comparing prior performance to the Bank's planned goals for this Plan as outlined in Table 15.

**Table 11**

<b>Community Development Service Hours</b>					
Plan Year	Strategic Plan Goal #3 CRA Service Hours		Actual Bank Performance		
	Satisfactory	Outstanding	Hours	Employees #	Hours / Employee
2015	176	218	273.8	50	5.5
2016	176	218	365.0	57	6.4
2017	176	218	484.0	68	7.1
2018*	176	218	420.0	77	5.5
* Hours for the 2018 Plan Year are projected based on YTD hours completed and planned through March 31, 2019.					

## Analysis of Community Development Service Hours Performance

As shown in Table 11 above, the Bank exceeded the Outstanding rating threshold for Goal 3 in all Plan Years. At the time the Bank established its Service Hours goals for the 2015 – 2018 Strategic Plan, it had a total of 48 employees and calculated that each employee should contribute about 3.7 hours per year for a Satisfactory rating and 4.5 hours for an



Outstanding rating. Strong volunteer efforts by employees in 2015 – 2018 increased actual performance to the levels noted above. However, total hours for 2017 are considered an anomaly as the Bank was able to accommodate a special request by Junior Achievement to supply additionally volunteers for an unplanned JA BizTown event. This level of volunteer effort would not be sustainable year-over-year given existing resources and should be considered when comparing prior performance to the Bank’s planned goals for this Plan as outlined in Table 15.

Analysis of Peer Performance

Management reviewed the CRA performance of several peer institutions who have the same assessment area as the Bank, employ a similar business strategy of lending on a nationwide or out-of-state basis, and operate under an FDIC-approved Strategic Plan. While exact comparisons between the Bank and several of its peers cannot be made due to differences in how each institution has structured its goals and defined its performance measures, general conclusions can be formed about the adequacy of the Bank’s goals compared to those of other similarly situated institutions. Tables 12 through 14 below present the CRA Strategic Plan goals of other peer institutions that have goals most comparable to those of the Bank.

**Celtic Bank (2018 – 2021 Strategic Plan)**

**Table 12**

Goals for Community Development Loans & Qualified Investments				
Plan Year	New CD L&I / AA <sup>†</sup>		Cumulative CD L&I / AA <sup>‡</sup>	
	Satisfactory	Outstanding	Satisfactory	Outstanding
2018	.4%	.6%	.5%	NA
2019	.4%	.6%	.5%	NA
2020	.4%	.6%	.5%	NA

<sup>†</sup> New CRA loans and investments made during the Plan Year divided by average assets.  
<sup>‡</sup> Cumulative balance of current Plan Year and all Prior Year outstanding CRA loans and investments divided by average assets.

Celtic Bank’s CRA service hours goals per full time employee for all Plan Years are 3.5 hours for a Satisfactory rating and 4.5 hours for an Outstanding rating.

**WebBank (2018 – 2022 Strategic Plan)**

**Table 13**

Goals for Community Development Loans & Qualified Investments				
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Plan Year	New CD L&I / AA <sup>†</sup>		Cumulative CD L&I / AA <sup>‡</sup>	
	Satisfactory	Outstanding	Satisfactory	Outstanding
2018	.4%	.6%	1.15%	1.50%
2019	.4%	.6%	1.15%	1.50%
2020	.4%	.6%	1.15%	1.50%
2021	.4%	.6%	1.15%	1.50%

<sup>†</sup> New CRA loans and investments made during the Plan Year divided by average assets.  
<sup>‡</sup> Current Plan Year CRA loans and investments plus all prior Plan Year outstanding CRA loans and investments divided by average assets.

WebBank’s CRA service hours goals per full time employee for all Plan Years are 4 hours for a Satisfactory rating and 5 hours for an Outstanding rating.

**Merrick Bank (2017 – 2021 Strategic Plan)**

**Table 14**

Goals for Community Development Loans & Qualified Investments				
Plan Year	New CD L&I / AA <sup>†</sup>		Cumulative CD L&I / AA <sup>‡</sup>	
	Satisfactory	Outstanding	Satisfactory	Outstanding
2017	.40%	.70%	1.35%	1.75%
2018	.40%	.70%	1.35%	1.75%
2019	.40%	.75%	1.35%	1.90%
2020	.40%	.75%	1.35%	1.90%
2021	.40%	.80%	1.35%	1.90%

<sup>†</sup> New CRA loans and investments made during the Plan Year divided by average assets.  
<sup>‡</sup> Current Plan Year CRA loans and investments plus all prior Plan Year outstanding CRA loans and investments divided by average assets.

Merrick Bank’s CRA service hours goals per full time employee for all Plan Years are 3 hours for a Satisfactory rating and 4 hours for an Outstanding rating.

Summary of Comparative Peer Review

Similar to the Bank’s Strategic Plan goals, the institutions above focus on new or current Plan Year CRA loans and investments and cumulative (current Plan Year + prior Plan Years’ outstanding) CRA loans investments. The institutions also target a specific number of CRA service hours per full time employee to reach their service goals. Management’s analysis of its current performance goals and those proposed in this new Plan against the goals of these institutions indicates they are sufficiently designed to have meaningful community impact and keep the Bank on par with its peers.

Management also reviewed the strategic plans of the banks listed below, although the details of their measurable goals are not shown in this analysis as they do not directly correlate to those of the Bank. Nevertheless, the impact of the strategic plans was assessed relative to the impact of the Bank's proposed Plan to ensure consistency.

- BMW Bank
- EnerBank
- First Electronic Bank
- SallieMae Bank
- UBS Bank

**6. 12 CFR 345.21(b)(6) – The Bank's Public File and Any Written Comments About the Bank's CRA Performance**

Medallion Bank maintains a public file in accordance with 12 CFR 345.43 that is available for inspection upon request. As of the time of this writing, the Bank has not received any written comments about its CRA performance.

**7. 12 CFR 345.21(b)(7) – Any Other Information Deemed Relevant by the FDIC**

The Bank is not aware of any other contextual information the FDIC should consider in regard to its review or approval of this proposed Strategic Plan.

## SECTION 5 – CRA STRATEGIC PLAN

### Strategic Plan Goals

As presented in Tables 9, 10, and 11 above, historically, the Bank’s measurable Strategic Plan goals and efforts have fallen into three categories of focus as noted below.

- **NEW CRA LOANS AND INVESTMENTS.** This includes all community development loans and qualified investments (including grants) made during the Plan Year (including loan participations and lines of credit) and includes the renewal or refinancing of any such facilities.
- **CUMULATIVE CRA LOANS AND INVESTMENTS.** This includes the outstanding balance of all prior Plan Years’ qualified investments plus all new community development loans and qualified investments (including grants) made during the current Plan Year.
- **CRA SERVICE.** This includes the total number of hours of community development service contributed by employees during any given Plan Year.

#### Measurable Goals

Management believes its measurable goals for this new Strategic Plan should continue to fall within the above three categories of focus. As such, the Bank has established the following measurable goals for its 2020 – 2024 CRA Strategic Plan.

**Table 15**

CRA Strategic Plan Goals						
Plan Year	Goal 1 NL&I <sup>†</sup> / AA <sup>‡</sup>		Goal 2 CL&I <sup>‡</sup> / AA <sup>*</sup>		Goal 3 Service Hours <sup>**</sup>	
	Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding
2020	.40%	.60%	1.30%	1.75%	5	6
2021	.40%	.60%	1.30%	1.75%	5	6
2022	.40%	.60%	1.30%	1.75%	5	6
2023	.40%	.60%	1.30%	1.75%	5	6
2024	.40%	.60%	1.30%	1.75%	5	6

<sup>†</sup> New CRA Loans and Investments (as defined above).  
<sup>‡</sup> Cumulative CRA Loans and Investments (as defined above).  
<sup>\*</sup> Average assets as reported on Line 9, Schedule RC-K, of the Bank’s last 4 quarterly Call Reports.  
<sup>\*\*</sup> CRA service (as defined above) divided by average full time employees living and working within the Bank’s assessment area per given Plan Year. CRA service goal was determined based on average service

*hours contributed by 63 Salt Lake City based employees for the period 2015 – 2018, The Bank does not anticipate any increase in FTE for Plan Years 2020 – 2024.*

Management believes the Strategic Plan goals in Table 15 are appropriate and significant given the size and strategic focus of the Bank, its current financial condition, the state of the U.S. and local economies, the size of the Bank's staff, and the other factors previously discussed in this Plan. The goals also compare favorably to those of similarly situated peer institutions and the Bank's own prior performance, with consideration given to anomalous events associated with taxi medallion loans and the Bank's shrinking balance sheet that caused the Bank's CRA performance in 2016 – 2018 to exceed planned goals.

#### Future Asset Growth (For FDIC Consideration Only)

A table of the Bank's expected asset growth through 2024 and level of new and cumulative CRA loans investments needed to meet the Satisfactory and Outstanding performance goals in Table 15 are provided in Exhibit 3.

#### Strategic Plan Term

Management proposes that the effective date of the plan be April 1, 2020, the day after the existing Strategic Plan expires on March 31, 2020. The proposed Plan is set to run for a five year period. Each Plan Year will start on April 1 of the stated year and end on March 31 of the following year. The Plan goals will be measured and reported on a Plan Year basis (e.g., Plan Year 2020 will be measured and reported as of March 31, 2021).

#### Appropriateness of Strategic Plan Goals

Management believes the above Strategic Plan goals are appropriate and significant given the size and strategic focus of the Bank, its current financial condition, the state of the U.S. and local economies, the size of the Bank's staff, and other factors previously discussed in this Plan. The goals also compare favorably to those of similarly situated peer institutions and the Bank's own prior performance.

## **Structures Supporting the Plan**

The Bank's Board, having approved this Plan, will oversee management's execution of it and allocate the resources necessary to achieve the Plan's stated goals. The Bank's CRA Officer will report to the Board no less than twice annually on the Bank's performance under this Plan.

The Bank's CRA Officer will oversee the day-to-day administration of the Bank's CRA Program and this Strategic Plan. The CRA Officer will work with Bank management to develop and implement strategies to meet the goals stated in the Plan.

The Bank's Community Reinvestment Committee, which includes all members of senior management, will review potential CRA lending, investment, and service opportunities to determine which ones best serve the Bank's community credit and other needs and support achievement of the Bank's Strategic Plan goals, consistent with safe and sound banking practices. The Committee will meet no less than quarterly and will review a written report prepared by the CRA Officer outlining the Bank's progress and performance under this Plan.

The Bank's Internal Audit Department will conduct an annual review of the Bank's compliance with the CRA and assess management's efforts and progress in meeting CRA Strategic Plan goals. Internal Audit will report the results of its audit to the Bank's Board Audit Committee.

## **Election of Alternate Method for CRA Performance Evaluation**

Management elects to decline the selection of an alternative method of CRA performance evaluation. Management prefers that the Bank be evaluated solely against its CRA loan, investment, and service targets as outlined in this Plan. Management firmly believes that achieving the goals defined in this Plan are the most meaningful way the Bank can meet its responsibilities under the CRA.

## **Reporting Obligations Under the CRA**

Nothing in this Plan negates or modifies the need for the Bank to collect, report, or disclose any information required under 12 CFR 345.42 of the FDIC Rules and Regulations. It is anticipated the Bank could grow beyond the intermediate small bank classification during the timeframe of this proposed Plan. Should that occur, management will collect and report, as applicable, small business and community development loans originated or purchased during the calendar year.

## **Requests, Approvals, and Submission**

In addition to the comments solicited from the agencies listed above, the following steps were taken to solicit additional public comment, gain approval by the Bank's board of directors, and submit the plan for regulatory approval.

- PUBLIC COMMENT. As required by 12 CFR 345.27(d)(2), management formally solicited public comment on the plan by publishing notice on February 6, 2019 in The Deseret News and the Salt Lake Tribune, daily papers of general circulation. See Exhibit 4 for proof of publication. See Exhibit 5 for a listing of plan requests and comments received.
- BOARD APPROVAL. Each Board member reviewed the plan at a regularly scheduled meeting of the Board on January 29, 2019. The plan was approved for submission to the FDIC.
- SUBMISSION OF PLAN TO FDIC. The plan was submitted to the FDIC's San Francisco, California Office on March 21, 2019.

## **FDIC Request for Approval**

The Bank respectfully submits that it has fulfilled the regulatory requirements for strategic plans, including those governing development of the plan and the involvement of the public in the determination of community needs. As established herein, the Bank's CRA performance context supports the Bank's measurable Plan goals. Management believes that FDIC approval of the Bank's Strategic Plan is appropriate under the FDIC's criteria for evaluation as outlined in 12 CFR 345.27(g)(3)(i) – (iii).

For the reasons set forth above, the Bank respectfully requests FDIC approval of this Strategic Plan.

## **Bank Contact Information**

For information regarding this plan, please contact:

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Chief Compliance & CRA Officer  
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## SECTION 6 – Exhibits

### List of Exhibits

- Exhibit 1. FFIEC Census Report for Salt Lake County
- Exhibit 2. Consolidated Reports of Condition and Income (as of December 31, 2018)
- Exhibit 3. Medallion Bank Asset and CRA Loans and Investments Growth Projections (FDIC only)
- Exhibit 4. Proof of Publication (FDIC only)
- Exhibit 5. Request for Plan and Comments Received (FDIC only)



2018 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 035 - SALT LAKE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2018 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2018 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1001.00	Middle	No	84.59	\$79,700	\$67,418	\$60,781	1587	31.51	500	271	544
49	035	1002.00	Upper	No	192.82	\$79,700	\$153,678	\$138,542	1296	23.69	307	328	583
49	035	1003.06	Moderate	No	54.85	\$79,700	\$43,715	\$39,412	5358	68.61	3676	689	981
49	035	1003.07	Moderate	No	74.55	\$79,700	\$59,416	\$53,568	5247	72.31	3794	851	988
49	035	1003.08	Low	No	46.12	\$79,700	\$36,758	\$33,142	4135	74.07	3063	376	571
49	035	1005.00	Moderate	No	61.71	\$79,700	\$49,183	\$44,339	5932	50.39	2989	1241	1622
49	035	1006.00	Moderate	No	62.02	\$79,700	\$49,430	\$44,563	8181	63.86	5224	1439	2086
49	035	1007.00	Upper	No	129.61	\$79,700	\$103,299	\$93,125	2727	20.35	555	514	925
49	035	1008.00	Moderate	No	79.64	\$79,700	\$63,473	\$57,222	2533	24.99	633	259	293
49	035	1010.00	Upper	No	140.84	\$79,700	\$112,249	\$101,198	3218	10.94	352	875	1386
49	035	1011.01	Middle	No	104.90	\$79,700	\$83,605	\$75,375	1978	10.16	201	276	587
49	035	1011.02	Middle	No	84.37	\$79,700	\$67,243	\$60,625	3679	20.01	736	426	571
49	035	1012.00	Upper	No	131.04	\$79,700	\$104,439	\$94,158	4123	20.30	837	978	1315
49	035	1014.00	Low	No	41.50	\$79,700	\$33,076	\$29,818	4929	34.81	1716	27	136
49	035	1015.00	Moderate	No	71.72	\$79,700	\$57,161	\$51,536	3308	28.48	942	417	934
49	035	1016.00	Middle	No	104.21	\$79,700	\$83,055	\$74,875	3977	16.27	647	527	1106
49	035	1017.00	Moderate	No	69.05	\$79,700	\$55,033	\$49,612	3341	29.48	985	456	539
49	035	1018.00	Middle	No	95.10	\$79,700	\$75,795	\$68,333	3424	16.38	561	555	1044
49	035	1019.00	Moderate	No	70.85	\$79,700	\$56,467	\$50,909	2497	29.36	733	143	122
49	035	1020.00	Moderate	No	77.15	\$79,700	\$61,489	\$55,438	2545	34.03	866	343	887
49	035	1021.00	Moderate	No	60.25	\$79,700	\$48,019	\$43,295	1364	19.65	268	115	58
49	035	1023.00	Low	No	49.08	\$79,700	\$39,117	\$35,268	2816	39.88	1123	269	454
49	035	1025.00	Moderate	No	70.68	\$79,700	\$56,332	\$50,789	3106	32.97	1024	142	73
49	035	1026.00	Moderate	No	58.40	\$79,700	\$46,545	\$41,961	3874	68.17	2641	748	1293
49	035	1027.01	Low	No	46.06	\$79,700	\$36,710	\$33,097	5144	70.65	3634	779	1351
49	035	1027.02	Low	No	38.35	\$79,700	\$30,565	\$27,558	4014	84.43	3389	359	838

\* Will automatically be included in the 2019 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2018 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2018 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1028.01	Moderate	No	59.22	\$79,700	\$47,198	\$42,550	6200	63.27	3923	1188	1800
49	035	1028.02	Moderate	No	63.58	\$79,700	\$50,673	\$45,684	5187	70.14	3638	549	951
49	035	1029.00	Low	No	32.85	\$79,700	\$26,181	\$23,604	4969	42.22	2098	473	991
49	035	1030.00	Middle	No	86.08	\$79,700	\$68,606	\$61,848	2950	33.69	994	764	1204
49	035	1031.00	Moderate	No	69.69	\$79,700	\$55,543	\$50,078	4485	37.48	1681	855	1735
49	035	1032.00	Middle	No	106.66	\$79,700	\$85,008	\$76,638	4452	15.72	700	1251	1751
49	035	1033.00	Middle	No	113.37	\$79,700	\$90,356	\$81,458	4191	23.31	977	818	1342
49	035	1034.00	Middle	No	117.78	\$79,700	\$93,871	\$84,625	3864	16.59	641	1033	1780
49	035	1035.00	Upper	No	123.83	\$79,700	\$98,693	\$88,977	4009	11.20	449	932	1726
49	035	1036.00	Upper	No	172.69	\$79,700	\$137,634	\$124,083	2566	6.70	172	754	985
49	035	1037.00	Upper	No	157.41	\$79,700	\$125,456	\$113,102	2517	5.40	136	767	1130
49	035	1038.00	Upper	No	120.57	\$79,700	\$96,094	\$86,631	2464	9.66	238	568	984
49	035	1039.00	Upper	No	127.27	\$79,700	\$101,434	\$91,447	3849	14.96	576	900	1355
49	035	1040.00	Upper	No	143.37	\$79,700	\$114,266	\$103,015	3233	7.02	227	888	1223
49	035	1041.00	Upper	No	193.46	\$79,700	\$154,188	\$139,004	2902	7.37	214	811	974
49	035	1042.00	Upper	No	218.44	\$79,700	\$174,097	\$156,953	6264	16.14	1011	2174	2264
49	035	1043.00	Upper	No	136.57	\$79,700	\$108,846	\$98,125	3017	16.54	499	609	816
49	035	1044.00	Upper	No	192.46	\$79,700	\$153,391	\$138,281	1916	10.49	201	563	676
49	035	1047.00	Middle	No	110.30	\$79,700	\$87,909	\$79,253	5302	11.01	584	1472	1785
49	035	1048.00	Middle	No	105.94	\$79,700	\$84,434	\$76,121	5006	9.37	469	1476	1925
49	035	1049.00	Middle	No	86.86	\$79,700	\$69,227	\$62,414	3301	21.63	714	582	1349
49	035	1101.02	Upper	No	183.28	\$79,700	\$146,074	\$131,685	4410	8.71	384	1440	2127
49	035	1101.03	Upper	No	185.87	\$79,700	\$148,138	\$133,547	3930	9.41	370	1254	1576
49	035	1101.04	Upper	No	193.35	\$79,700	\$154,100	\$138,926	5192	12.52	650	1784	2060
49	035	1102.00	Upper	No	127.42	\$79,700	\$101,554	\$91,552	5601	5.03	282	1440	1806
49	035	1103.00	Upper	No	128.47	\$79,700	\$102,391	\$92,311	5563	5.14	286	1533	2238
49	035	1104.01	Upper	No	133.20	\$79,700	\$106,160	\$95,703	3574	15.61	558	734	921
49	035	1104.02	Middle	No	116.95	\$79,700	\$93,209	\$84,028	3879	14.36	557	1014	1267
49	035	1105.00	Upper	No	137.16	\$79,700	\$109,317	\$98,550	5932	6.86	407	1739	2104

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49	035	1106.00	Upper	No	141.08	\$79,700	\$112,441	\$101,370	5346	6.62	354	1697	2035
49	035	1107.01	Middle	No	93.02	\$79,700	\$74,137	\$66,840	4002	20.96	839	870	1119
49	035	1107.02	Middle	No	108.67	\$79,700	\$86,610	\$78,083	5139	15.26	784	1229	1823
49	035	1108.00	Middle	No	107.08	\$79,700	\$85,343	\$76,942	5206	7.32	381	1229	1676
49	035	1109.00	Upper	No	153.36	\$79,700	\$122,228	\$110,192	4643	6.70	311	1385	1606
49	035	1110.01	Upper	No	151.66	\$79,700	\$120,873	\$108,971	4755	5.97	284	1366	1696
49	035	1110.02	Upper	No	142.83	\$79,700	\$113,836	\$102,622	5765	16.24	936	1525	1739
49	035	1111.01	Middle	No	103.16	\$79,700	\$82,219	\$74,121	6753	16.72	1129	1968	2290
49	035	1111.02	Middle	No	106.50	\$79,700	\$84,881	\$76,521	6361	16.93	1077	1565	1780
49	035	1111.03	Middle	No	118.24	\$79,700	\$94,237	\$84,960	5710	9.82	561	2078	2176
49	035	1112.01	Middle	No	106.31	\$79,700	\$84,729	\$76,386	2875	11.97	344	681	720
49	035	1112.02	Middle	No	99.11	\$79,700	\$78,991	\$71,215	5088	18.71	952	952	1133
49	035	1113.02	Upper	No	127.46	\$79,700	\$101,586	\$91,580	5615	6.80	382	1703	2236
49	035	1113.04	Upper	No	174.47	\$79,700	\$139,053	\$125,357	3566	7.04	251	1067	1283
49	035	1113.05	Middle	No	109.29	\$79,700	\$87,104	\$78,528	4055	16.33	662	1071	1406
49	035	1113.06	Middle	No	92.45	\$79,700	\$73,683	\$66,429	2594	16.15	419	452	606
49	035	1114.00	Unknown	No	0.00	\$79,700	\$0	\$0	6851	45.85	3141	1186	1953
49	035	1115.00	Moderate	No	56.03	\$79,700	\$44,656	\$40,257	1820	50.88	926	196	417
49	035	1116.00	Moderate	No	70.34	\$79,700	\$56,061	\$50,544	6892	48.37	3334	738	980
49	035	1117.01	Moderate	No	51.38	\$79,700	\$40,950	\$36,917	6144	53.30	3275	739	1411
49	035	1117.02	Moderate	No	74.98	\$79,700	\$59,759	\$53,875	4643	40.53	1882	671	1480
49	035	1118.01	Moderate	No	74.40	\$79,700	\$59,297	\$53,456	5361	30.03	1610	1349	1718
49	035	1118.02	Moderate	No	64.99	\$79,700	\$51,797	\$46,700	2389	22.14	529	585	853
49	035	1119.03	Moderate	No	76.92	\$79,700	\$61,305	\$55,272	4360	19.38	845	1061	1220
49	035	1119.04	Moderate	No	72.21	\$79,700	\$57,551	\$51,884	3505	13.04	457	895	922
49	035	1119.05	Moderate	No	78.94	\$79,700	\$62,915	\$56,723	3705	25.10	930	664	819
49	035	1119.06	Moderate	No	53.27	\$79,700	\$42,456	\$38,276	4189	40.06	1678	299	443
49	035	1120.01	Moderate	No	74.56	\$79,700	\$59,424	\$53,571	3446	20.28	699	794	1147

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49	035	1120.02	Middle	No	81.89	\$79,700	\$65,266	\$58,843	4356	13.04	568	930	1152
49	035	1121.00	Middle	No	81.99	\$79,700	\$65,346	\$58,914	8124	26.66	2166	1352	1871
49	035	1122.01	Middle	No	101.87	\$79,700	\$81,190	\$73,194	5456	19.41	1059	1525	1757
49	035	1122.02	Middle	No	80.02	\$79,700	\$63,776	\$57,500	3788	14.89	564	1193	1220
49	035	1123.01	Moderate	No	69.48	\$79,700	\$55,376	\$49,926	4248	24.25	1030	879	1066
49	035	1123.02	Middle	No	101.65	\$79,700	\$81,015	\$73,036	3851	11.61	447	859	1082
49	035	1124.02	Moderate	No	63.13	\$79,700	\$50,315	\$45,361	6349	42.10	2673	1150	1817
49	035	1124.03	Moderate	No	67.63	\$79,700	\$53,901	\$48,598	6116	42.36	2591	600	907
49	035	1124.04	Moderate	No	60.19	\$79,700	\$47,971	\$43,253	4472	44.68	1998	427	809
49	035	1125.01	Middle	No	81.64	\$79,700	\$65,067	\$58,659	3986	21.50	857	963	1358
49	035	1125.02	Middle	No	85.44	\$79,700	\$68,096	\$61,392	6551	21.62	1416	1136	1287
49	035	1125.03	Middle	No	81.31	\$79,700	\$64,804	\$58,422	4817	30.25	1457	1195	1762
49	035	1126.04	Middle	No	88.30	\$79,700	\$70,375	\$63,443	4892	13.55	663	1312	1549
49	035	1126.05	Middle	No	98.41	\$79,700	\$78,433	\$70,713	7070	12.39	876	1534	2034
49	035	1126.08	Upper	No	122.94	\$79,700	\$97,983	\$88,333	5335	11.38	607	1411	1626
49	035	1126.09	Upper	No	139.84	\$79,700	\$111,452	\$100,474	5418	8.51	461	1448	1727
49	035	1126.10	Middle	No	87.69	\$79,700	\$69,889	\$63,010	4503	19.59	882	1128	1348
49	035	1126.11	Middle	No	114.88	\$79,700	\$91,559	\$82,547	6720	19.48	1309	1640	1880
49	035	1126.12	Middle	No	98.89	\$79,700	\$78,815	\$71,053	4230	21.23	898	811	1186
49	035	1126.13	Upper	No	125.97	\$79,700	\$100,398	\$90,511	4757	8.91	424	1274	1523
49	035	1126.14	Upper	No	144.49	\$79,700	\$115,159	\$103,819	3351	7.19	241	1002	1076
49	035	1126.15	Upper	No	160.05	\$79,700	\$127,560	\$115,000	2258	7.26	164	651	741
49	035	1126.16	Upper	No	123.08	\$79,700	\$98,095	\$88,438	4699	14.13	664	1149	1391
49	035	1126.17	Upper	No	160.53	\$79,700	\$127,942	\$115,341	3681	10.13	373	913	1032
49	035	1126.18	Upper	No	143.36	\$79,700	\$114,258	\$103,005	3217	13.99	450	931	992
49	035	1126.19	Upper	No	130.74	\$79,700	\$104,200	\$93,942	3245	16.33	530	959	1026
49	035	1127.00	Moderate	No	79.49	\$79,700	\$63,354	\$57,113	5824	22.91	1334	1087	1749
49	035	1128.04	Middle	No	111.65	\$79,700	\$88,985	\$80,221	5659	10.78	610	1370	1570
49	035	1128.05	Upper	No	140.80	\$79,700	\$112,218	\$101,165	5310	12.02	638	1247	1542

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49	035	1128.10	Upper	No	137.39	\$79,700	\$109,500	\$98,718	8584	10.37	890	1877	2112
49	035	1128.12	Middle	No	102.56	\$79,700	\$81,740	\$73,695	5349	12.08	646	1509	1791
49	035	1128.13	Upper	No	144.25	\$79,700	\$114,967	\$103,646	5398	12.08	652	1440	1660
49	035	1128.14	Upper	No	174.93	\$79,700	\$139,419	\$125,688	4739	10.74	509	1258	1413
49	035	1128.15	Upper	No	159.18	\$79,700	\$126,866	\$114,375	5572	10.39	579	1376	1556
49	035	1128.16	Upper	No	157.32	\$79,700	\$125,384	\$113,039	5346	10.06	538	1238	1489
49	035	1128.17	Middle	No	110.09	\$79,700	\$87,742	\$79,104	7354	18.22	1340	1126	1514
49	035	1128.18	Unknown	No	0.00	\$79,700	\$0	\$0	2855	29.49	842	0	0
49	035	1128.19	Upper	No	142.47	\$79,700	\$113,549	\$102,367	7882	11.18	881	1536	1667
49	035	1128.20	Upper	No	155.10	\$79,700	\$123,615	\$111,442	8421	12.74	1073	2163	2617
49	035	1128.21	Upper	No	169.47	\$79,700	\$135,068	\$121,765	7105	10.71	761	1692	2008
49	035	1128.22	Middle	No	106.73	\$79,700	\$85,064	\$76,685	4951	20.34	1007	1049	1175
49	035	1128.23	Middle	No	103.80	\$79,700	\$82,729	\$74,583	5025	17.27	868	1199	1441
49	035	1129.04	Middle	No	90.67	\$79,700	\$72,264	\$65,150	6605	32.26	2131	1480	1861
49	035	1129.05	Upper	No	146.65	\$79,700	\$116,880	\$105,370	5128	23.75	1218	1520	1638
49	035	1129.07	Middle	No	80.81	\$79,700	\$64,406	\$58,065	4866	30.76	1497	1054	1109
49	035	1129.12	Middle	No	103.42	\$79,700	\$82,426	\$74,310	2810	20.60	579	617	743
49	035	1129.13	Middle	No	106.99	\$79,700	\$85,271	\$76,875	4898	15.21	745	1261	1532
49	035	1129.14	Middle	No	96.09	\$79,700	\$76,584	\$69,044	6465	35.07	2267	1409	1736
49	035	1129.16	Middle	No	86.03	\$79,700	\$68,566	\$61,818	5237	39.79	2084	924	1126
49	035	1129.17	Middle	No	97.90	\$79,700	\$78,026	\$70,345	3964	19.17	760	992	1151
49	035	1129.18	Middle	No	80.18	\$79,700	\$63,903	\$57,614	5729	28.35	1624	1183	1423
49	035	1129.20	Middle	No	105.28	\$79,700	\$83,908	\$75,645	4363	20.74	905	903	1217
49	035	1129.21	Middle	No	104.75	\$79,700	\$83,486	\$75,262	4047	23.23	940	735	845
49	035	1130.07	Upper	No	123.83	\$79,700	\$98,693	\$88,971	5547	13.36	741	1304	1390
49	035	1130.08	Upper	No	142.35	\$79,700	\$113,453	\$102,284	6575	10.86	714	1589	1705
49	035	1130.10	Upper	No	134.26	\$79,700	\$107,005	\$96,466	7012	13.83	970	1664	2012
49	035	1130.11	Upper	No	154.70	\$79,700	\$123,296	\$111,154	5987	5.96	357	1662	1847

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49	035	1130.12	Upper	No	161.44	\$79,700	\$128,668	\$116,000	5310	8.15	433	1353	1538
49	035	1130.13	Upper	No	143.37	\$79,700	\$114,266	\$103,015	5670	10.09	572	1400	1452
49	035	1130.14	Upper	No	132.49	\$79,700	\$105,595	\$95,197	4789	4.95	237	1182	1400
49	035	1130.16	Upper	No	144.60	\$79,700	\$115,246	\$103,896	6896	17.39	1199	1664	1721
49	035	1130.17	Middle	No	108.84	\$79,700	\$86,745	\$78,202	7243	7.70	558	1692	1947
49	035	1130.19	Upper	No	174.90	\$79,700	\$139,395	\$125,665	7810	11.88	928	1566	1730
49	035	1130.20	Upper	No	133.36	\$79,700	\$106,288	\$95,823	15580	15.40	2400	3315	4223
49	035	1131.01	Middle	No	106.81	\$79,700	\$85,128	\$76,742	7502	35.74	2681	1600	2035
49	035	1131.02	Upper	No	121.05	\$79,700	\$96,477	\$86,979	3955	23.64	935	937	1086
49	035	1131.05	Middle	No	106.27	\$79,700	\$84,697	\$76,354	4594	18.59	854	1102	1231
49	035	1131.07	Middle	No	110.36	\$79,700	\$87,957	\$79,293	23815	12.60	3001	4659	5439
49	035	1131.08	Middle	No	106.86	\$79,700	\$85,167	\$76,780	4149	23.04	956	998	1139
49	035	1133.05	Moderate	No	53.21	\$79,700	\$42,408	\$38,235	8792	64.95	5710	1241	2148
49	035	1133.06	Moderate	No	57.70	\$79,700	\$45,987	\$41,463	4950	49.33	2442	533	983
49	035	1133.07	Low	No	47.71	\$79,700	\$38,025	\$34,286	8110	69.24	5615	1208	1953
49	035	1133.08	Moderate	No	59.15	\$79,700	\$47,143	\$42,500	5484	63.33	3473	784	1379
49	035	1133.09	Moderate	No	67.60	\$79,700	\$53,877	\$48,571	5632	51.30	2889	741	1247
49	035	1133.10	Moderate	No	70.95	\$79,700	\$56,547	\$50,982	2637	51.35	1354	542	739
49	035	1134.06	Moderate	No	58.05	\$79,700	\$46,266	\$41,713	6750	65.93	4450	1084	1530
49	035	1134.07	Middle	No	97.77	\$79,700	\$77,923	\$70,248	10428	46.30	4828	2288	2865
49	035	1134.08	Moderate	No	72.72	\$79,700	\$57,958	\$52,255	6417	39.07	2507	1304	1752
49	035	1134.09	Middle	No	95.13	\$79,700	\$75,819	\$68,350	5670	36.19	2052	1186	1419
49	035	1134.10	Moderate	No	76.74	\$79,700	\$61,162	\$55,140	6539	41.44	2710	1310	1765
49	035	1134.11	Middle	No	100.90	\$79,700	\$80,417	\$72,500	2792	43.05	1202	677	749
49	035	1134.12	Middle	No	96.51	\$79,700	\$76,918	\$69,348	3175	58.11	1845	636	737
49	035	1134.13	Middle	No	95.10	\$79,700	\$75,795	\$68,333	6068	33.36	2024	1253	1620
49	035	1135.05	Moderate	No	74.07	\$79,700	\$59,034	\$53,224	7166	46.72	3348	1253	1729
49	035	1135.09	Moderate	No	58.61	\$79,700	\$46,712	\$42,115	6888	64.04	4411	1625	1772
49	035	1135.10	Middle	No	92.20	\$79,700	\$73,483	\$66,250	3255	30.08	979	810	1010

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49	035	1135.11	Middle	No	100.07	\$79,700	\$79,756	\$71,901	4333	28.73	1245	882	995
49	035	1135.12	Moderate	No	54.30	\$79,700	\$43,277	\$39,018	3555	41.21	1465	484	618
49	035	1135.13	Moderate	No	71.31	\$79,700	\$56,834	\$51,238	6236	46.76	2916	987	1286
49	035	1135.14	Moderate	No	61.38	\$79,700	\$48,920	\$44,103	6561	38.70	2539	1055	1474
49	035	1135.15	Middle	No	98.09	\$79,700	\$78,178	\$70,478	5432	23.32	1267	1435	1621
49	035	1135.20	Moderate	No	78.62	\$79,700	\$62,660	\$56,490	4156	41.10	1708	838	1087
49	035	1135.21	Middle	No	88.62	\$79,700	\$70,630	\$63,678	5917	34.58	2046	1318	1735
49	035	1135.22	Upper	No	125.03	\$79,700	\$99,649	\$89,839	3415	17.98	614	957	1036
49	035	1135.23	Middle	No	91.25	\$79,700	\$72,726	\$65,563	6135	42.14	2585	1478	1658
49	035	1135.25	Middle	No	97.61	\$79,700	\$77,795	\$70,136	7803	55.07	4297	1494	1790
49	035	1135.26	Middle	No	87.66	\$79,700	\$69,865	\$62,983	5043	30.99	1563	1171	1432
49	035	1135.27	Middle	No	93.05	\$79,700	\$74,161	\$66,857	4299	32.98	1418	1047	1267
49	035	1135.28	Middle	No	106.68	\$79,700	\$85,024	\$76,652	5248	15.47	812	1313	1473
49	035	1135.32	Middle	No	105.66	\$79,700	\$84,211	\$75,919	3376	21.71	733	846	973
49	035	1135.33	Upper	No	129.43	\$79,700	\$103,156	\$93,000	4387	13.79	605	1319	1456
49	035	1135.34	Upper	No	123.55	\$79,700	\$98,469	\$88,772	7500	26.37	1978	1867	1958
49	035	1135.35	Middle	No	118.77	\$79,700	\$94,660	\$85,337	7584	20.04	1520	1780	1850
49	035	1135.36	Moderate	No	57.90	\$79,700	\$46,146	\$41,607	4193	56.14	2354	546	1018
49	035	1135.37	Middle	No	98.10	\$79,700	\$78,186	\$70,490	3410	43.75	1492	736	1039
49	035	1135.38	Middle	No	89.16	\$79,700	\$71,061	\$64,063	3469	56.79	1970	603	805
49	035	1135.39	Middle	No	105.77	\$79,700	\$84,299	\$76,000	4279	49.92	2136	1000	1186
49	035	1136.00	Moderate	No	63.94	\$79,700	\$50,960	\$45,941	5498	37.92	2085	1270	1658
49	035	1137.01	Middle	No	90.64	\$79,700	\$72,240	\$65,125	4345	36.13	1570	970	1165
49	035	1137.02	Moderate	No	74.49	\$79,700	\$59,369	\$53,523	2930	40.48	1186	725	835
49	035	1138.01	Middle	No	86.42	\$79,700	\$68,877	\$62,097	5572	43.92	2447	1123	1525
49	035	1138.02	Moderate	No	59.04	\$79,700	\$47,055	\$42,426	4166	45.20	1883	881	1238
49	035	1138.03	Middle	No	92.75	\$79,700	\$73,922	\$66,647	9319	41.03	3824	1868	2149
49	035	1139.03	Middle	No	80.99	\$79,700	\$64,549	\$58,191	5101	29.97	1529	1261	1496

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49	035	1139.04	Middle	No	81.47	\$79,700	\$64,932	\$58,542	5161	21.70	1120	1358	1635
49	035	1139.05	Middle	No	86.48	\$79,700	\$68,925	\$62,137	7882	35.21	2775	1581	2003
49	035	1139.06	Moderate	No	69.01	\$79,700	\$55,001	\$49,583	4284	26.61	1140	820	1277
49	035	1139.07	Middle	No	100.60	\$79,700	\$80,178	\$72,281	7881	26.95	2124	1785	2137
49	035	1140.00	Middle	No	94.56	\$79,700	\$75,364	\$67,946	1945	23.14	450	527	269
49	035	1141.00	Upper	No	139.42	\$79,700	\$111,118	\$100,179	2379	12.32	293	511	887
49	035	1142.00	Upper	No	125.59	\$79,700	\$100,095	\$90,238	4274	17.92	766	1134	1310
49	035	1143.00	Middle	No	106.91	\$79,700	\$85,207	\$76,815	18903	28.27	5343	3991	4853
49	035	1145.00	Moderate	No	72.70	\$79,700	\$57,942	\$52,236	6702	60.76	4072	1214	1582
49	035	1146.00	Middle	No	115.11	\$79,700	\$91,743	\$82,708	7757	7.64	593	2055	2270
49	035	1147.00	Middle	No	82.54	\$79,700	\$65,784	\$59,310	4965	51.72	2568	1192	1495
49	035	1148.00	Upper	No	277.58	\$79,700	\$221,231	\$199,444	3645	17.26	629	1004	1223
49	035	1151.06	Upper	No	133.89	\$79,700	\$106,710	\$96,200	8567	12.84	1100	1946	2334
49	035	1152.09	Upper	No	124.98	\$79,700	\$99,609	\$89,803	7352	21.95	1614	1158	1329
49	035	9800.00	Unknown	No	0.00	\$79,700	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2019 Distressed or Underserved Tract List



**Federal Financial Institutions Examination Council**

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

Institution Name	<b>MEDALLION BANK</b>
City	<b>SALT LAKE CITY</b>
State	<b>UT</b>
Zip Code	<b>84121</b>
Call Report Report Date	<b>12/31/2018</b>
Report Type	<b>041</b>
RSSD-ID	<b>3228908</b>
FDIC Certificate Number	<b>57449</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>0</b>
Last updated on	<b>1/29/2019</b>



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

## Report at the close of business December 31, 2018

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

(20181231)  
(RCON 9999)

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

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

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

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

## Submission of Reports

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

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

FDIC Certificate Number **57449** (RSSD 9050)

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

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

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

### MEDALLION BANK

Legal Title of Bank (RSSD 9017)

### SALT LAKE CITY

City (RSSD 9130)

### UT

State Abbreviation (RSSD 9200)

**84121**

Zip Code (RSSD 9220)

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

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

## Table of Contents

Signature Page.....	1	Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets.....	35
Table of Contents.....	2	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments.....	38
USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information.....	3	Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities.....	42
Schedule RI - Income Statement.....	4	Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis.....	42
Schedule RI-A - Changes in Bank Equity Capital.....	6	Schedule RC-R Part I - Regulatory Capital Components and Ratios.....	47
Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases.....	7	Schedule RC-R Part II - Risk-Weighted Assets.....	49
Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses.....	8	Schedule RC-S - Servicing Securitization and Asset Sale Activities.....	58
Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses.....	9	Schedule RC-T - Fiduciary and Related Services.....	60
Schedule RI-E - Explanations .....	10	Schedule RC-V - Variable Interest Entities.....	62
Schedule RC - Balance Sheet.....	12	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....	62
Schedule RC-A - Cash and Balances Due From Depository Institutions.....	13		
Schedule RC-B - Securities.....	14		
Schedule RC-C Part I - Loans and Leases.....	17		
Schedule RC-C Part II - Loans to Small Businesses and Small Farms.....	21		
Schedule RC-D - Trading Assets and Liabilities.....	22		
Schedule RC-E - Deposit Liabilities.....	23		
Schedule RC-F - Other Assets.....	25		
Schedule RC-G - Other Liabilities.....	26		
Schedule RC-K - Quarterly Averages.....	27		
Schedule RC-L - Derivatives and Off-Balance Sheet Items.....	28		
Schedule RC-M - Memoranda.....	32		

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

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

### Contact Information

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

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

#### Primary Contact

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

CONF  
Area Code / Phone Number / Extension (TEXT C440)

#### Secondary Contact

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

CONF  
Area Code / Phone Number / Extension (TEXT 8902)

#### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

CONF  
Area Code / Phone Number / Extension (TEXT C873)

#### Fourth Contact

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

CONF  
Area Code / Phone Number / Extension (TEXT C878)

## Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	0	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	77	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	6,533	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
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	107,723	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans <sup>1</sup> .....	RIAD4058	0	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	114,333	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	0	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	12	1.d.1.
2. Mortgage-backed securities.....	RIADB489	790	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	301	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	631	1.f.
g. Other interest income.....	RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	116,067	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	0	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	2	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	17,835	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	0	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	8	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	0	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	17,845	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	98,222	3.
4. Provision for loan and lease losses.....	RIAD4230	50,673	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>1</sup> .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	0	5.b.
c. Trading revenue <sup>2</sup> .....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	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.

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 "Other loans."

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

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.d.

Dollar amounts in thousands

4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	0	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			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	2,914	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets <sup>3</sup> .....	RIADB496	-12,571	5.k.
l. Other noninterest income <sup>*</sup> .....	RIADB497	244	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	-9,413	5.m.
6. Not available			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:			7.
a. Salaries and employee benefits.....	RIAD4135	7,696	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	565	7.b.
c. Not available			7.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 <sup>*</sup> .....	RIAD4092	20,637	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	28,898	7.e.
8. Not available			8.
a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.).....	RIADHT69	9,238	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....	RIADHT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....	RIAD4301	9,238	8.c.
9. Applicable income taxes (on item 8.c.).....	RIAD4302	3,572	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9.).....	RIAD4300	5,666	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11.).....	RIADG104	5,666	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	5,666	14.
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</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8.).....	RIAD8431	0	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	0	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	9	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	75	M.5.
<i>Memorandum item 6 is to be completed by:</i> <i>* banks with \$300 million or more in total assets, and</i> <i>* banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</i>			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	0	M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	0	M.7.

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

\*. Describe on Schedule RI-E-Explanations

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

2. For example, a bank acquired on March 1, 2016, would report 20160301.

Dollar amounts in thousands

8. Not applicable			M.8.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	NR	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	NR	M.9.b.
<i>To be completed by banks with \$300 million or more in total assets:</i>			
10. Credit losses on derivatives (see instructions).....	RIADA251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
<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 semiannually in the June and December reports 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)).....	RIADF228	NR	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:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities.....	RIADJ321	0	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.</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):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	NR	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	NR	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	NR	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	NR	M.15.d.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	164,230	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	164,230	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	5,666	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	2,368	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	-533	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) *.....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	166,995	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 Part I - Charge-offs and Recoveries on Loans and Leases

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0		1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	0	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.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0		1.e.2.
2. Not applicable						2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	37,322	RIAD4608	478		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	0	RIADB515	0		5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	24,235	RIADK206	7,126		5.c.
6. Not applicable						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	61,557	RIAD4605	7,604		9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0		M.1.
2. Not available						M.2.
<i>Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets:</i>						
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0		M.2.a.
b. Not applicable						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	0	RIAD4618	0		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	0	RIADF187	0		M.2.d.
<i>Memorandum item 3 are to be completed by:</i>						
<i>* banks with \$300 million or more in total assets, and</i>						
<i>* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:</i>						
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	0	RIAD4665	0		M.3.

Dollar amounts in thousands

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

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

RIADC388	NR	M.4.
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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 Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>63,417</b>	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	<b>7,604</b>	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	<b>61,557</b>	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	<b>0</b>	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	<b>50,673</b>	5.
6. Adjustments (see instructions for this schedule) * .....	RIADC233	<b>0</b>	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>60,137</b>	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435	<b>NR</b>	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>	RIADC389	<b>NR</b>	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....			
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	<b>NR</b>	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	<b>0</b>	M.4.

\*. Describe on Schedule RI-E -- Explanations.

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands						
1. Real estate loans:						
a. Construction loans.....	RCONM708 0	RCONM709 0	RCONM710 0	RCONM711 0	RCONM712 0	RCONM713 0
b. Commercial real estate loans.....	RCONM714 0	RCONM715 0	RCONM716 1,885	RCONM717 28	RCONM719 0	RCONM720 0
c. Residential real estate loans.....	RCONM721 0	RCONM722 0	RCONM723 0	RCONM724 0	RCONM725 0	RCONM726 0
2. Commercial loans <sup>2</sup> .....	RCONM727 26,817	RCONM728 14,770	RCONM729 126,263	RCONM730 21,346	RCONM731 0	RCONM732 0
3. Credit cards.....	RCONM733 0	RCONM734 0	RCONM735 0	RCONM736 0	RCONM737 0	RCONM738 0
4. Other consumer loans.....	RCONM739 0	RCONM740 0	RCONM741 783,257	RCONM742 23,993	RCONM743 0	RCONM744 0
5. Unallocated, if any.....				RCONM745 0		
6. Total (for each column, sum of items 1.a through 5) <sup>3</sup> .....	RCONM746 26,817	RCONM747 14,770	RCONM748 911,405	RCONM749 45,367	RCONM750 0	RCONM751 0

2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

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

## Schedule RI-E - Explanations

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

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

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	NR	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	NR	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	NR	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	NR	1.d.
e. Safe deposit box rent.....	RIADC015	NR	1.e.
f. Bank card and credit card interchange fees.....	RIADF555	NR	1.f.
g. Income and fees from wire transfers.....	RIADT047	NR	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
(TEXT4461) NR	RIAD4461	NR	1.h.1.
i. Disclose component and the dollar amount of that component:			1.i.
(TEXT4462) NR	RIAD4462	NR	1.i.1.
j. Disclose component and the dollar amount of that component:			1.j.
(TEXT4463) NR	RIAD4463	NR	1.j.1.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d.:			2.
a. Data processing expenses.....	RIADC017	NR	2.a.
b. Advertising and marketing expenses.....	RIAD0497	NR	2.b.
c. Directors' fees.....	RIAD4136	NR	2.c.
d. Printing, stationery, and supplies.....	RIADC018	NR	2.d.
e. Postage.....	RIAD8403	NR	2.e.
f. Legal fees and expenses.....	RIAD4141	1,796	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	NR	2.h.
i. Consulting and advisory expenses.....	RIADF557	NR	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	NR	2.j.
k. Telecommunications expenses.....	RIADF559	NR	2.k.
l. Other real estate owned expenses.....	RIADY923	NR	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	NR	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
(TEXT4464) Collection Expense	RIAD4464	2,966	2.n.1.
o. Disclose component and the dollar amount of that component:			2.o.
(TEXT4467) Servicing Expense	RIAD4467	9,759	2.o.1.
p. Disclose component and the dollar amount of that component:			2.p.
(TEXT4468) NR	RIAD4468	NR	2.p.1.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
(TEXTFT29) NR	RIADFT29	0	3.a.1.
3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
(TEXTFT31) NR	RIADFT31	0	3.b.1.
3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
(TEXTB526) NR	RIADB526	0	4.a.1.

Dollar amounts in thousands

b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	0	4.b.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) Capital Contribution	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	0	5.b.1.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
(TEXT4521) NR	RIAD4521	0	6.a.1.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4522) NR	RIAD4522	0	6.b.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769	NR	7.b.

## Schedule RC - Balance Sheet

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.

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....	RCON0081	124	1.a.
b. Interest-bearing balances <sup>2</sup> .....	RCON0071	0	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	45,324	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>8</sup> .....	RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	33,870	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):			4.
a. Loans and leases held for sale.....	RCON5369	0	4.a.
b. Loans and leases held for investment.....	RCONB528	938,222	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	60,137	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	RCONB529	878,085	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	391	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	0	9.
10. Intangible assets (from Schedule RC-M).....	RCON2143	0	10.
11. Other assets (from Schedule RC-F).....	RCON2160	66,085	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	1,023,879	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	848,140	13.a.
1. Noninterest-bearing <sup>4</sup> .....	RCON6631	0	13.a.1.
2. Interest-bearing.....	RCON6636	848,140	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased <sup>5</sup> .....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>6</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	0	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>7</sup> .....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	8,743	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	856,883	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	26,303	23.

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
8. Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
3. Includes all securities resale agreements, regardless of maturity.
4. Includes total demand deposits and noninterest-bearing 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.

Dollar amounts in thousands

24. Common stock.....	RCON3230	<b>1,000</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	<b>77,500</b>	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	<b>63,108</b>	26.a.
b. Accumulated other comprehensive income <sup>1</sup> .....	RCONB530	<b>-915</b>	26.b.
c. Other equity capital components <sup>2</sup> .....	RCONA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	<b>166,996</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	<b>166,996</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	<b>1,023,879</b>	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2017.....	RCON6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	<b>NR</b>	M.2.

## Schedule RC-A - Cash and Balances Due From Depository Institutions

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	<b>0</b>	1.a.
b. Currency and coin.....	RCON0080	<b>1</b>	1.b.
2. Balances due from depository institutions in the U.S.....	RCON0082	<b>123</b>	2.
3. Balances due from banks in foreign countries and foreign central banks.....	RCON0070	<b>0</b>	3.
4. Balances due from Federal Reserve Banks.....	RCON0090	<b>0</b>	4.
5. Total.....	RCON0010	<b>124</b>	5.

1. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.  
 2. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC-B - Securities

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
1. U.S. Treasury securities.....	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCONHT50	0	RCONHT51	0	RCONHT52	0	RCONHT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8497	0	RCON8498	14,239	RCON8499	13,868	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCONG300	0	RCONG301	0	RCONG302	1,536	RCONG303	1,547	4.a.1.
2. Issued by FNMA and FHLMC.....	RCONG304	0	RCONG305	0	RCONG306	12,333	RCONG307	12,005	4.a.2.
3. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG312	0	RCONG313	0	RCONG314	0	RCONG315	0	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	0	RCONK143	0	RCONK144	18,315	RCONK145	17,904	4.c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	0	RCONHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .....					RCONA510	NR	RCONA511	NR	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCON1754	0	RCON1771	0	RCON1772	46,423	RCON1773	45,324	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCON0416	<b>0</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA549	<b>0</b>	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	<b>25</b>	M.2.a.2.
3. Over one year through three years.....	RCONA551	<b>2,043</b>	M.2.a.3.
4. Over three years through five years.....	RCONA552	<b>6,541</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	<b>9,052</b>	M.2.a.5.
6. Over 15 years.....	RCONA554	<b>14,110</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA555	<b>0</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	<b>1,228</b>	M.2.b.2.
3. Over one year through three years.....	RCONA557	<b>0</b>	M.2.b.3.
4. Over three years through five years.....	RCONA558	<b>0</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	<b>8,420</b>	M.2.b.5.
6. Over 15 years.....	RCONA560	<b>3,904</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>			M.2.c.
1. Three years or less.....	RCONA561	<b>0</b>	M.2.c.1.
2. Over three years.....	RCONA562	<b>0</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	<b>26</b>	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	<b>0</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	<b>0</b>	M.4.a.
b. Fair value.....	RCON8783	<b>0</b>	M.4.b.

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

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

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

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



Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value		
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$10 billion or more in total assets.</i>							
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): <sup>1</sup>						M.5.	
a. Credit card receivables.....	RCONB838	NR	RCONB839	NR	RCONB840	NR	M5a
b. Home equity lines.....	RCONB842	NR	RCONB843	NR	RCONB844	NR	M5b
c. Automobile loans.....	RCONB846	NR	RCONB847	NR	RCONB848	NR	M5c
d. Other consumer loans.....	RCONB850	NR	RCONB851	NR	RCONB852	NR	M5d
e. Commercial and industrial loans.....	RCONB854	NR	RCONB855	NR	RCONB856	NR	M5e
f. Other.....	RCONB858	NR	RCONB859	NR	RCONB860	NR	M5.f.
<i>Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.</i>							
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):						M.6.	
a. Trust preferred securities issued by financial institutions.....	RCONG348	NR	RCONG349	NR	RCONG350	NR	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCONG352	NR	RCONG353	NR	RCONG354	NR	M6b
c. Corporate and similar loans.....	RCONG356	NR	RCONG357	NR	RCONG358	NR	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG360	NR	RCONG361	NR	RCONG362	NR	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG364	NR	RCONG365	NR	RCONG366	NR	M6e
f. Diversified (mixed) pools of structured financial products.....	RCONG368	NR	RCONG369	NR	RCONG370	NR	M6.f.
g. Other collateral or reference assets.....	RCONG372	NR	RCONG373	NR	RCONG374	NR	M6g

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 6. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.  
 1. The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

## Schedule RC-C Part I - Loans and Leases

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

Dollar amounts in thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....		RCONF158	0		1.a.1.
2. Other construction loans and all land development and other land loans.....		RCONF159	0		1.a.2.
b. Secured by farmland (including farm residential and other improvements).....		RCON1420	0		1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCON1797	0		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....		RCON5367	0		1.c.2.a.
b. Secured by junior liens.....		RCON5368	0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....		RCON1460	0		1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCONF160	0		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....		RCONF161	1,885		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....		RCON1288	NR		2.
a. To commercial banks in the U.S.....	RCONB531	0			2.a.
b. To other depository institutions in the U.S.....	RCONB534	0			2.b.
c. To banks in foreign countries.....	RCONB535	0			2.c.
3. Loans to finance agricultural production and other loans to farmers.....		RCON1590	0		3.
4. Commercial and industrial loans.....		RCON1766	153,080		4.
a. To U.S. addressees (domicile).....	RCON1763	153,080			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	0			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....		RCONB538	0		6.a.
b. Other revolving credit plans.....		RCONB539	0		6.b.
c. Automobile loans.....		RCONK137	0		6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....		RCONK207	783,257		6.d.
7. Not applicable					7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCON2107	0		8.
9. Loans to nondepository financial institutions and other loans:					9.
a. Loans to nondepository financial institutions.....		RCONJ454	0		9.a.
b. Other loans.....		RCONJ464	0		9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	0			9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451	0			9.b.2.
10. Lease financing receivables (net of unearned income).....		RCON2165	0		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	0			10.a.
b. All other leases.....	RCONF163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....		RCON2123	0		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....		RCON2122	938,222		12.

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	0	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	0	M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	6,915	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):</i>			
1. To U.S. addressees (domicile).....	RCONK163	6,915	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCONK164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	176	M.1.f.
1. Loans secured by farmland.....	RCONK166	0	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Not applicable			M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCONK098	0	M.1.f.4.a.
b. Automobile loans.....	RCONK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	0	M.1.f.4.c.
<i>Memorandum item 1.f.(6)(a) 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			
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above.....	RCONK168	0	M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	RCONHK25	7,091	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	0	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	0	M.2.a.2.
3. Over one year through three years.....	RCONA566	0	M.2.a.3.
4. Over three years through five years.....	RCONA567	0	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	0	M.2.a.5.
6. Over 15 years.....	RCONA569	0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA570	49,928	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	34,828	M.2.b.2.
3. Over one year through three years.....	RCONA572	75,832	M.2.b.3.
4. Over three years through five years.....	RCONA573	94,585	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	661,075	M.2.b.5.
6. Over 15 years.....	RCONA575	0	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	65,478	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B <sup>6</sup> .....	RCON2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	0	M.4.

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

Dollar amounts in thousands

<i>To be completed by banks with \$300 million or more in total assets:</i>		
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837	0 M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RCONC391	NR M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....		
<i>Memorandum items 7.a, 7.b, 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only. Memorandum item 7 is to be completed by all banks.</i>		M.7.
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):		
a. Outstanding balance.....	RCONC779	0 M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	0 M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:		M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0 M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, Part I, item 12, column B).</i>	RCONF231	NR M.8.b.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....		
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	NR M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	0 M.9.
10. Not applicable		M.10.

Dollar amounts in thousands

11. Not applicable M.11.

Dollar amounts in thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>					
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				M.12.	
a. Loans secured by real estate.....	RCONG091	0	RCONG092	0	M.12a
b. Commercial and industrial loans.....	RCONG094	0	RCONG095	0	M.12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCONG097	0	RCONG098	0	M.12c
d. All other loans and all leases.....	RCONG100	0	RCONG101	0	M.12d

Dollar amounts in thousands

<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.</i>				M.13.
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376		NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377		NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCONG378		0	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages:				M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		0	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		0	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		0	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		0	M.15.c.2.

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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:  
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Dollar amounts in thousands

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

### Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):			3.		
a. With original amounts of \$100,000 or less.....	RCON5564	<b>0</b>	RCON5565	<b>0</b>	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	<b>0</b>	RCON5567	<b>0</b>	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	<b>0</b>	RCON5569	<b>0</b>	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:			4.		
a. With original amounts of \$100,000 or less.....	RCON5570	<b>20</b>	RCON5571	<b>489</b>	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	<b>36</b>	RCON5573	<b>4,988</b>	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	<b>166</b>	RCON5575	<b>84,258</b>	4.c.

### Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCON6860	<b>No</b>	5.
<i>If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.</i>			6.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	<b>NR</b>	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	<b>NR</b>	6.b.

### Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:			7.		
a. With original amounts of \$100,000 or less.....	RCON5578	<b>NR</b>	RCON5579	<b>NR</b>	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	<b>NR</b>	RCON5581	<b>NR</b>	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	<b>NR</b>	RCON5583	<b>NR</b>	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:			8.		
a. With original amounts of \$100,000 or less.....	RCON5584	<b>NR</b>	RCON5585	<b>NR</b>	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	<b>NR</b>	RCON5587	<b>NR</b>	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	<b>NR</b>	RCON5589	<b>NR</b>	8.c.

## Schedule RC-D - Trading Assets and Liabilities

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

Dollar amounts in thousands

1. U.S. Treasury securities.....	RCON3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCONG380	NR	4.b.
c. All other residential MBS.....	RCONG381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONK197	NR	4.d.
e. All other commercial MBS.....	RCONK198	NR	4.e.
5. Other debt securities:			5.
a. Structured financial products.....	RCONHT62	NR	5.a.
b. All other debt securities.....	RCONG386	NR	5.b.
6. Loans:			6.
a. Loans secured by real estate:			6.a.
1. Loans secured by 1-4 family residential properties.....	RCONHT63	NR	6.a.1.
2. All other loans secured by real estate.....	RCONHT64	NR	6.a.2.
b. Commercial and industrial loans.....	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT65	NR	6.c.
d. Other loans.....	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	0	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions .....	RCON3546	NR	13.a.
b. Other trading liabilities.....	RCONF624	NR	13.b.
14. Derivatives with a negative fair value.....	RCON3547	0	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Loans secured by 1-4 family residential properties.....	RCONHT66	NR	M.1.a.1.
2. All other loans secured by real estate.....	RCONHT67	NR	M.1.a.2.
b. Commercial and industrial loans.....	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT68	NR	M.1.c.
d. Other loans.....	RCONF636	NR	M.1.d.

1. Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, Part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."  
 1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

## Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands		(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	0			RCONB550	848,140	1.
2. U.S. Government.....	RCON2202	0			RCON2520	0	2.
3. States and political subdivisions in the U.S.....	RCON2203	0			RCON2530	0	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	0	RCON2210	0	RCON2385	848,140	7.



Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	0	M.1.a.
b. Total brokered deposits.....	RCON2365	848,040	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	848,040	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	325,890	M.1.d.1.
2. Not applicable			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	0	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.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	0	M.1.g.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	0	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	100	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	848,040	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	0	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	0	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	0	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: <sup>1, 2</sup>			M.3.a.
1. Three months or less.....	RCONHK07	72,280	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	253,610	M.3.a.2.
3. Over one year through three years.....	RCONHK09	349,900	M.3.a.3.
4. Over three years.....	RCONHK10	172,250	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) <sup>3</sup> .....	RCONHK11	325,890	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: <sup>1, 4</sup>			M.4.a.
1. Three months or less.....	RCONHK12	0	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	0	M.4.a.2.
3. Over one year through three years.....	RCONHK14	0	M.4.a.3.
4. Over three years.....	RCONHK15	0	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) <sup>3</sup> .....	RCONK222	0	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?.....	RCONP752	No	M.5.
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets 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 and 6.b must be less than or equal to item 1, column A, above): <sup>5</sup>			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	NR	M.6.a.

- 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.
- Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 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.
- Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 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.
- The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Dollar amounts in thousands

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	NR	M.6.b.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	NR	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	NR	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):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	NR	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	NR	M.7.b.2.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable <sup>1</sup> .....	RCONB556	7,251	1.
2. Net deferred tax assets <sup>2</sup> .....	RCON2148	12,162	2.
3. Interest-only strips receivable (not in the form of a security) <sup>3</sup> .....	RCONHT80	0	3.
4. Equity investments without readily determinable fair values <sup>4</sup> .....	RCON1752	3,210	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	0	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	43,462	6.
a. Prepaid expenses.....	RCON2166	NR	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	28,723	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	NR	6.c.
d. FDIC loss-sharing indemnification assets.....	RCONJ448	NR	6.d.
e. Computer software.....	RCONFT33	NR	6.e.
f. Accounts receivable.....	RCONFT34	NR	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	NR	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	Click here for value	6.h.1.
2. Amount of component.....	RCON3549	NR	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	Click here for value	6.i.1.
2. Amount of component.....	RCON3550	NR	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	Click here for value	6.j.1.
2. Amount of component.....	RCON3551	NR	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	66,085	7.

(TEXT3549) Due from affiliates (under)

(TEXT3550) Other Assets - Asset Based (under)

1. Include 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. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

(TEXT3551) Taxes Receivable (under)

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits <sup>1</sup> .....	RCON3645	1,730	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	3,662	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 \$100,000 that exceed 25 percent of this item).....	RCON2938	3,351	4.
a. Accounts payable.....	RCON3066	1,809	4.a.
b. Deferred compensation liabilities.....	RCONC011	NR	4.b.
c. Dividends declared but not yet payable.....	RCON2932	NR	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	NR	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	<a href="#">Click here for value</a>	4.e.1.
2. Amount of component.....	RCON3552	1,019	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	NR	4.f.1.
2. Amount of component.....	RCON3553	NR	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554	NR	4.g.1.
2. Amount of component.....	RCON3554	NR	4.g.2.
5. Total.....	RCON2930	8,743	5.

(TEXT3552) Due to affiliates

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-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	<b>0</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCONB558	<b>429</b>	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCONB559	<b>33,828</b>	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes <sup>5</sup> ....	RCONB560	<b>13,148</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	<b>69,514</b>	5.
6. Loans:			6.
a. Total loans.....	RCON3360	<b>941,104</b>	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	<b>0</b>	6.b.1.
2. All other loans secured by real estate.....	RCON3466	<b>1,893</b>	6.b.2.
c. Commercial and industrial loans.....	RCON3387	<b>169,075</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>0</b>	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>770,135</b>	6.d.2.
<i>Item 7 is to be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>	RCON3401	<b>NR</b>	7.
7. Trading assets.....			
8. Lease financing receivables (net of unearned income).....	RCON3484	<b>0</b>	8.
9. Total assets <sup>5</sup> .....	RCON3368	<b>1,059,461</b>	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>0</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>100</b>	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	<b>916,161</b>	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	<b>0</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>0</b>	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>	RCON3355	<b>0</b>	13.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....			
<i>Memorandum item 1 is to be completed by:</i> <i>• banks with \$300 million or more in total assets, and</i> <i>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i>	RCON3386	<b>0</b>	M.1.
1. Loans to finance agricultural production and other loans to farmers .....			

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

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

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

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands

1. Unused commitments:					1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814			0	1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>					
1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....	RCONHT72			0	1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCON3815			0	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.1 (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>					
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.</i>					
1. Unused consumer credit card lines.....	RCONJ455			0	1.b.1.
2. Other unused credit card lines.....	RCONJ456			0	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:					1.c.
1. Secured by real estate:					1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164			0	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165			0	1.c.1.b.
2. Not secured by real estate.....	RCON6550			0	1.c.2.
d. Securities underwriting.....	RCON3817			0	1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans.....	RCONJ457			2,000	1.e.1.
2. Loans to financial institutions.....	RCONJ458			0	1.e.2.
3. All other unused commitments.....	RCONJ459			5,394	1.e.3.
2. Financial standby letters of credit.....	RCON3819			0	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>					
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820			0	2.a.
3. Performance standby letters of credit.....	RCON3821			0	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets</i>					
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822			0	3.a.
4. Commercial and similar letters of credit.....	RCON3411			0	4.
5. Not applicable					5.
6. Securities lent and borrowed:					6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433			0	6.a.
b. Securities borrowed.....	RCON3432			0	6.b.

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection: <sup>2</sup>							7.d.1.
a. Investment grade.....	RCONG406	0	RCONG407	0	RCONG408	0	7d1a.
b. Subinvestment grade.....	RCONG409	0	RCONG410	0	RCONG411	0	7d1b.
2. Purchased credit protection: <sup>3</sup>							7.d.2.
a. Investment grade.....	RCONG412	0	RCONG413	0	RCONG414	0	7d2a.
b. Subinvestment grade.....	RCONG415	0	RCONG416	0	RCONG417	0	7d2b.

Dollar amounts in thousands

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

1. Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

2. Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

3. Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Dollar amounts in thousands									
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts					
12. Gross amounts (e.g., notional amounts):							12.		
a. Futures contracts.....	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.
b. Forward contracts.....	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12c1.
2. Purchased options.....	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0	12d1.
2. Purchased options.....	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12d2.
e. Swaps.....	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCONA589	0							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0	15a1.
2. Gross negative fair value.....	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0	15b1.
2. Gross negative fair value.....	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0	15b2.

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



## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	0	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.....	RCON6165	0	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Goodwill.....	RCON3163	0	2.b.
c. All other intangible assets.....	RCONJF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	0	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	0	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	0	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	0	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading.....	RCONJA29	0	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCONF055	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCON2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCONF060	0	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) <sup>4</sup> .....	RCONB571	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).....	RCON3190	0	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	0	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.

- Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
- 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.
- Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
- 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.
- Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Dollar amounts in thousands

2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
<i>Item 9 is to be completed annually in the December report only.</i>			
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCON4088	No	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	No	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
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.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	0	13.a.1.c.2a.
b. Secured by junior liens.....	RCONK174	0	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
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.
2. Not applicable			13.a.2.
3. Not applicable			13.a.3.
4. Not applicable			13.a.4.
5. All other loans and all leases.....	RCONK183	0	13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
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.

Dollar amounts in thousands

6. Not applicable			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.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCONJ462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....	RCONK194	0	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCONL133	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?.....	RCONL135	NR	15.b.
<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:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	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	NR	16.b.
<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 mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	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:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	NR	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	NR	16.d.3.

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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-N - Past Due and Nonaccrual Loans Leases and Other Assets

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans:							1.a.
1. 1-4 family residential construction loans.....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland.....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							1.c.
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:							1.c.2.
a. Secured by first liens.....	RCONC236	0	RCONC237	0	RCONC229	0	1.c.2a.
b. Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	0	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	0	RCONF180	0	RCONF182	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	0	RCONF181	0	RCONF183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							3.
4. Commercial and industrial loans.....	RCON1606	5,326	RCON1607	3,521	RCON1608	16,049	4.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans.....	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	27,825	RCONK217	0	RCONK218	5,925	5.c.
6. Not applicable							6.
7. All other loans <sup>1</sup> .....	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	33,151	RCON1407	3,521	RCON1403	21,974	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:	RCONK036	0	RCONK037	0	RCONK038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCONK039	0	RCONK040	0	RCONK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							12.
a. Loans secured by real estate:							12.a.
1. Construction, land development, and other land loans:							12.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	12a1a.
b. Other construction loans and all land development and other land loans.....	RCONK048	0	RCONK049	0	RCONK050	0	12a1b.
2. Secured by farmland.....	RCONK051	0	RCONK052	0	RCONK053	0	12.a.2.
3. Secured by 1-4 family residential properties:							12.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	0	RCONK055	0	RCONK056	0	12a3a.
b. Closed-end loans secured by 1-4 family residential properties:							12a3b.

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

Dollar amounts in thousands	(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. Secured by first liens.....	RCONK057	0	RCONK058	0	RCONK059	0	12a1.
2. Secured by junior liens.....	RCONK060	0	RCONK061	0	RCONK062	0	12a2
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0	12a.4.
5. Secured by nonfarm nonresidential properties:							12a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	0	RCONK067	0	RCONK068	0	12a5a
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	0	RCONK070	0	RCONK071	0	12a5b
b. Not applicable							12.b.
c. Not applicable							12.c.
d. Not applicable							12.d.
e. All other loans and all leases.....	RCONK087	0	RCONK088	0	RCONK089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	RCONK102	0	RCONK103	0	RCONK104	0	12.f.
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a2
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:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	0	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	0	M1d2
e. Commercial and industrial loans.....	RCONK257	599	RCONK258	3,521	RCONK259	4,207	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):</i>							
1. To U.S. addressees (domicile).....	RCONK120	599	RCONK121	3,521	RCONK122	4,207	M1e1.
2. To non-U.S. addressees (domicile).....	RCONK123	0	RCONK124	0	RCONK125	0	M1e2
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	22	RCONK127	0	RCONK128	4	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
1. Loans secured by farmland.....	RCONK130	0	RCONK131	0	RCONK132	0	M1f1.
2. Not applicable							M1f2.
3. Not applicable							M1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M1f4.
a. Credit cards.....	RCONK274	0	RCONK275	0	RCONK276	0	M1f4a
b. Automobile loans.....	RCONK277	0	RCONK278	0	RCONK279	0	M1f4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	0	RCONK281	0	RCONK282	0	M1f4c
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....	RCONK138	0	RCONK139	0	RCONK140	0	M1f5.
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part 1, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f) <sup>2</sup> .....	RCONHK26	621	RCONHK27	3,521	RCONHK28	4,211	M.1.g.

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

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			
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.
3. Not available							M.3.
<i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCON1248	0	RCON1249	0	RCON1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	0	RCON1255	0	RCON1256	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	0	RCONF167	0	RCONF168	0	M.3.d.
<i>Memorandum 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:							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	RCON1594	0	RCON1597	0	RCON1583	0	M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	RCONC240	0	RCONC241	0	RCONC226	0	M.5.

Dollar amounts in thousands				
6. Not applicable				M.6.

Dollar amounts in thousands				
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>				
7. Additions to nonaccrual assets during the previous six months.....	RCONC410		40,372	M.7.
8. Nonaccrual assets sold during the previous six months.....	RCONC411		0	M.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			
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):					M.9.		
a. Outstanding balance.....	RCONL183	0	RCONL184	0	RCONL185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCONL186	0	RCONL187	0	RCONL188	0	M.9.b.

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

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	<b>849,870</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	<b>0</b>	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	<b>1,059,461</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCONK654	<b>168,356</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	<b>0</b>	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	<b>0</b>	7.a.
b. Over one year through three years.....	RCONG466	<b>0</b>	7.b.
c. Over three years through five years.....	RCONG467	<b>0</b>	7.c.
d. Over five years.....	RCONG468	<b>0</b>	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCONG469	<b>0</b>	8.a.
b. Over one year through three years.....	RCONG470	<b>0</b>	8.b.
c. Over three years through five years.....	RCONG471	<b>0</b>	8.c.
d. Over five years.....	RCONG472	<b>0</b>	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	<b>0</b>	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	<b>NR</b>	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCONK656	<b>No</b>	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCONK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCONK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCONK659	<b>No</b>	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCONK660	<b>NR</b>	11.a.
b. Custodial bank deduction limit.....	RCONK661	<b>NR</b>	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>849,870</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>848041</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>0</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>0</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>0</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>0</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>0</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>0</b>	M.1.d.2.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.  
 1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands

<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>			
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	RCON5597	101	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Not applicable			M.4.
5. Not applicable			M.5.
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			M.6.
a. Special mention.....	RCONK663	CONF	M.6.a.
b. Substandard.....	RCONK664	CONF	M.6.b.
c. Doubtful.....	RCONK665	CONF	M.6.c.
d. Loss.....	RCONK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCONN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCONN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCONN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCONN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCONN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCONN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments.....	RCONK676	NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCONK677	NR	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCONK669	NR	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	NR	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCONN177	NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCONN178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONN179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN180	NR	M.13.d.
e. Commercial and industrial loans.....	RCONN181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCONN182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCONN183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCONM963	NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	RCONK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCONK674	CONF	M.15.
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCONL189	NR	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONL194	NR	M.17.a.

3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.



Dollar amounts in thousands

b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONL195	<b>NR</b>	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCONL196	<b>NR</b>	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	RCONL197	<b>NR</b>	M.17.d.

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using	
Dollar amounts in thousands																
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															M18	
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCONM964 CONF	RCONM965 CONF	RCONM966 CONF	RCONM967 CONF	RCONM968 CONF	RCONM969 CONF	RCONM970 CONF	RCONM971 CONF	RCONM972 CONF	RCONM973 CONF	RCONM974 CONF	RCONM975 CONF	RCONM976 CONF	RCONM977 CONF	RCONM978 CONF	M18a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONN979 CONF	RCONN980 CONF	RCONN981 CONF	RCONN982 CONF	RCONN983 CONF	RCONN984 CONF	RCONN985 CONF	RCONN986 CONF	RCONN987 CONF	RCONN988 CONF	RCONN989 CONF	RCONN990 CONF	RCONN991 CONF	RCONN992 CONF	RCONN993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCONN994 CONF	RCONN995 CONF	RCONN996 CONF	RCONN997 CONF	RCONN998 CONF	RCONN999 CONF	RCONN001 CONF	RCONN002 CONF	RCONN003 CONF	RCONN004 CONF	RCONN005 CONF	RCONN006 CONF	RCONN007 CONF	RCONN008 CONF	RCONN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN010 CONF	RCONN011 CONF	RCONN012 CONF	RCONN013 CONF	RCONN014 CONF	RCONN015 CONF	RCONN016 CONF	RCONN017 CONF	RCONN018 CONF	RCONN019 CONF	RCONN020 CONF	RCONN021 CONF	RCONN022 CONF	RCONN023 CONF	RCONN024 CONF	M18d
e. Credit cards.....	RCONN040 CONF	RCONN041 CONF	RCONN042 CONF	RCONN043 CONF	RCONN044 CONF	RCONN045 CONF	RCONN046 CONF	RCONN047 CONF	RCONN048 CONF	RCONN049 CONF	RCONN050 CONF	RCONN051 CONF	RCONN052 CONF	RCONN053 CONF	RCONN054 CONF	M18e
f. Automobile loans.....	RCONN055 CONF	RCONN056 CONF	RCONN057 CONF	RCONN058 CONF	RCONN059 CONF	RCONN060 CONF	RCONN061 CONF	RCONN062 CONF	RCONN063 CONF	RCONN064 CONF	RCONN065 CONF	RCONN066 CONF	RCONN067 CONF	RCONN068 CONF	RCONN069 CONF	M18f
g. Student loans.....	RCONN070 CONF	RCONN071 CONF	RCONN072 CONF	RCONN073 CONF	RCONN074 CONF	RCONN075 CONF	RCONN076 CONF	RCONN077 CONF	RCONN078 CONF	RCONN079 CONF	RCONN080 CONF	RCONN081 CONF	RCONN082 CONF	RCONN083 CONF	RCONN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCONN085 CONF	RCONN086 CONF	RCONN087 CONF	RCONN088 CONF	RCONN089 CONF	RCONN090 CONF	RCONN091 CONF	RCONN092 CONF	RCONN093 CONF	RCONN094 CONF	RCONN095 CONF	RCONN096 CONF	RCONN097 CONF	RCONN098 CONF	RCONN099 CONF	M18h
i. Consumer leases.....	RCONN100 CONF	RCONN101 CONF	RCONN102 CONF	RCONN103 CONF	RCONN104 CONF	RCONN105 CONF	RCONN106 CONF	RCONN107 CONF	RCONN108 CONF	RCONN109 CONF	RCONN110 CONF	RCONN111 CONF	RCONN112 CONF	RCONN113 CONF	RCONN114 CONF	M18i
j. Total.....	RCONN115 CONF	RCONN116 CONF	RCONN117 CONF	RCONN118 CONF	RCONN119 CONF	RCONN120 CONF	RCONN121 CONF	RCONN122 CONF	RCONN123 CONF	RCONN124 CONF	RCONN125 CONF	RCONN126 CONF	RCONN127 CONF	RCONN128 CONF		M18j

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by banks at which either 1-4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale <sup>1</sup> .....	RCONHT81	NR	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>2</sup> .....	RCONHT82	NR	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONHT83	NR	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	RCONHT84	NR	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIADHT85	NR	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	NR	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	NR	7.c.

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

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

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

Dollar amounts in thousands

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading purposes <sup>1</sup> .....	RCONJA36 45,324	RCONG474 0	RCONG475 0	RCONG476 45,324	RCONG477 0	1.
2. Not applicable						2.
3. Loans and leases held for sale.....	RCONG483 0	RCONG484 0	RCONG485 0	RCONG486 0	RCONG487 0	3.
4. Loans and leases held for investment.....	RCONG488 0	RCONG489 0	RCONG490 0	RCONG491 0	RCONG492 0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCON3543 0	RCONG493 0	RCONG494 0	RCONG495 0	RCONG496 0	5.a.
b. Other trading assets.....	RCONG497 0	RCONG498 0	RCONG499 0	RCONG500 0	RCONG501 0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCONF240 0	RCONF684 0	RCONF692 0	RCONF241 0	RCONF242 0	5.b.1.
6. All other assets.....	RCONG391 0	RCONG392 0	RCONG395 0	RCONG396 0	RCONG804 0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCONG502 45,324	RCONG503 0	RCONG504 0	RCONG505 45,324	RCONG506 0	7.
8. Deposits.....	RCONF252 0	RCONF686 0	RCONF694 0	RCONF253 0	RCONF254 0	8.
9. Not applicable						9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCON3547 0	RCONG512 0	RCONG513 0	RCONG514 0	RCONG515 0	10.a.
b. Other trading liabilities.....	RCONG516 0	RCONG517 0	RCONG518 0	RCONG519 0	RCONG520 0	10.b.
11. Not applicable						11.
12. Not applicable						12.
13. All other liabilities.....	RCONG805 0	RCONG806 0	RCONG807 0	RCONG808 0	RCONG809 0	13.

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.  
 2. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.  
 1. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

Dollar amounts in thousands

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531 0	RCONG532 0	RCONG533 0	RCONG534 0	RCONG535 0	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCONG536 NR	RCONG537 NR	RCONG538 NR	RCONG539 NR	RCONG540 NR	M.1.a.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
b. Nontrading derivative assets.....	RCONG541 NR	RCONG542 NR	RCONG543 NR	RCONG544 NR	RCONG545 NR	M.1.b.

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546	NR	M.1.c.1.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2. Amount of component.....	RCONG546 NR	RCONG547 NR	RCONG548 NR	RCONG549 NR	RCONG550 NR	M.1.c.2.

Dollar amounts in thousands			
d. Disclose component and the dollar amount of that component:			M.1.d.
1. Describe component.....	TEXTG551	NR	M.1.d.1.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2. Amount of component.....	RCONG551 NR	RCONG552 NR	RCONG553 NR	RCONG554 NR	RCONG555 NR	M.1.d.2.

Dollar amounts in thousands			
e. Disclose component and the dollar amount of that component:			M.1.e.
1. Describe component.....	TEXTG556	NR	M.1.e.1.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
2. Amount of component.....	RCONG556 NR	RCONG557 NR	RCONG558 NR	RCONG559 NR	RCONG560 NR	M.1.e.2.

Dollar amounts in thousands			
f. Disclose component and the dollar amount of that component:			M.1.f.
1. Describe component.....	TEXTG561	NR	M.1.f.1.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCONG561 NR	RCONG562 NR	RCONG563 NR	RCONG564 NR	RCONG565 NR	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCONF261 NR	RCONF689 NR	RCONF697 NR	RCONF262 NR	RCONF263 NR	M.2.a.
b. Nontrading derivative liabilities.....	RCONG566 NR	RCONG567 NR	RCONG568 NR	RCONG569 NR	RCONG570 NR	M.2.b.

Dollar amounts in thousands		
c. Disclose component and the dollar amount of that component:		M.2.c.
1. Describe component.....	TEXTG571	NR M.2.c.1.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCONG571 NR	RCONG572 NR	RCONG573 NR	RCONG574 NR	RCONG575 NR	M.2.c.2.

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		M.2.d.
1. Describe component.....	TEXTG576	NR M.2.d.1.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCONG576 NR	RCONG577 NR	RCONG578 NR	RCONG579 NR	RCONG580 NR	M.2.d.2.

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		M.2.e.
1. Describe component.....	TEXTG581	NR M.2.e.1.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCONG581 NR	RCONG582 NR	RCONG583 NR	RCONG584 NR	RCONG585 NR	M.2.e.2.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCONG586 NR	RCONG587 NR	RCONG588 NR	RCONG589 NR	RCONG590 NR	M.2.f.2.

Dollar amounts in thousands			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			M.3.
a. Loans secured by real estate:			M.3.a.
1. Secured by 1-4 family residential properties.....	RCONHT87	0	M.3.a.1.
2. All other loans secured by real estate.....	RCONHT88	0	M.3.a.2.
b. Commercial and industrial loans.....	RCONF585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT89	0	M.3.c.
d. Other loans.....	RCONF589	0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			M.4.
a. Loans secured by real estate:			M.4.a.
1. Secured by 1-4 family residential properties.....	RCONHT91	0	M.4.a.1.
2. All other loans secured by real estate.....	RCONHT92	0	M.4.a.2.
b. Commercial and industrial loans.....	RCONF597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT93	0	M.4.c.
d. Other loans.....	RCONF601	0	M.4.d.

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

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	<b>78,500</b>	1.
2. Retained earnings.....	RCON3632	<b>63,108</b>	2.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	<b>-915</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	<b>140,693</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	<b>0</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	<b>0</b>	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	<b>0</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	<b>-915</b>	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	RCOAP845	<b>NR</b>	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	<b>0</b>	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	<b>0</b>	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	<b>0</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAPQ258	<b>0</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	<b>0</b>	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCOAP851	<b>0</b>	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCOAP852	<b>141,608</b>	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP853	<b>0</b>	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP854	<b>0</b>	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP855	<b>0</b>	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCOAP856	<b>0</b>	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCOAP857	<b>0</b>	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	<b>0</b>	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	<b>141,608</b>	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	<b>26,303</b>	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	<b>0</b>	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	<b>0</b>	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	<b>26,303</b>	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	<b>0</b>	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	<b>26,303</b>	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	<b>167,911</b>	26.
27. Tier 2 capital instruments plus related surplus.....	RCOAP866	<b>0</b>	27.



Dollar amounts in thousands

28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	0	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCOA5310	13,006	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOAQ257	NR	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCOAP870	13,006	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCOWP870	NR	32.b.
33. LESS: Tier 2 capital deductions.....	RCOAP872	0	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCOA5311	13,006	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW5311	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCOA3792	180,917	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW3792	NR	35.b.
36. Average total consolidated assets.....	RCON3368	1,059,461	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCOAP875	0	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCOAA224	1,059,461	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	993,374	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOWA223	NR	40.b.

Dollar amounts in thousands

	(Column A) Percentage		(Column B) Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCOAP793	14.2553%	RCOWP793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCOA7206	16.9031%	RCOW7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCOA7205	18.2124%	RCOW7205	NR	43.

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA7204	15.8487%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			45.
a. Total leverage exposure.....	RCOAH015	NR	45.a.
b. Supplementary leverage ratio.....	RCOAH036	NR	45.b.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			46.
a. Capital conservation buffer.....	RCOAH311	9.7553%	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....	RCOWH312	NR	46.b.
<i>Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:</i>			
47. Eligible retained income.....	RCOAH313	NR	47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016).....	RCOAH314	NR	48.

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

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

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCOND957 124	RCONS396 0	RCOND958 0				RCOND959 124	RCONS397 0	RCOND960 0	RCONS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities.....	RCOND961 0	RCONS399 0	RCOND962 0	RCONHJ74 0	RCONHJ75 0		RCOND963 0	RCOND964 0	RCOND965 0	RCONS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21 45,324	RCONS402 -1,099	RCOND967 1,962	RCONHJ76 0	RCONHJ77 0		RCOND968 30,222	RCOND969 14,239	RCOND970 0	RCONS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 33,870		RCOND972 0				RCOND973 33,870	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 0	RCONH172 0									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 0	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 0	RCONS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCONS423 0	RCONS424 0	RCONS425 0	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427 0	RCONS428 0	RCONS429 0	4.c.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONH270 NR	RCONS405 0		RCONS406 0				RCONH271 0	RCONH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.

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

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



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCONH279 0	RCONH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCONH281 0	RCONH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCONH283 0	RCONH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> ....								RCONH285 0	RCONH286 0	5.c.
d. All other exposures.....								RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....	RCONH289 NR	RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets <sup>12</sup> .....	RCONH293 NR	RCONH188 0	RCONS470 0	RCONS471 0				RCONH294 0	RCONH295 0	8.
a. Separate account bank-owned life insurance.....								RCONH296 0	RCONH297 0	8.a.
b. Default fund contributions to central counterparties.....								RCONH298 0	RCONH299 0	8.b.

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.  
 11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets <sup>14</sup>	RCON2170 1,023,879	RCONS500 -61,236	RCOND987 1,962	RCONHJ90 0	RCONHJ91 0		RCOND988 64,216	RCOND989 14,239	RCOND990 979,204	RCONS503 25,494

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

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit	RCOND991 0	RCOND992 0	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 0	RCONS511 0
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 0	RCOND998 0	RCOND999 0				RCONG603 0	RCONG604 0	RCONG605 0	RCONS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 0	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0
15. Retained recourse on small business obligations sold with recourse	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions <sup>21</sup>	RCONS515 0	RCONS516 0	RCONS517 0	RCONS518 0	RCONS519 0		RCONS520 0	RCONS521 0	RCONS522 0	RCONS523 0
17. All other off-balance sheet liabilities	RCONG618 0	RCONG619 0	RCONG620 0				RCONG621 0	RCONG622 0	RCONG623 0	RCONS524 0
18. Unused commitments: <sup>*</sup>										
a. Original maturity of one year or less	RCONS525 2,000	RCONS526 400	RCONS527 0	RCONHJ96 0	RCONHJ97 0		RCONS528 0	RCONS529 0	RCONS530 400	RCONS531 0

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

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

\*. Excludes unused commitments to asset-backed commercial paper conduits.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCONG624 5,394	RCONG625 2,697	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 0	RCONG629 2,697	RCONS539 0	18.b.
19. Unconditionally cancelable commitments.....	RCONS540 0	RCONS541 0									19.
20. Over-the-counter derivatives.....		RCONS542 0	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 0	RCONS548 0	20.
21. Centrally cleared derivatives.....		RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 0	22.

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



	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup> .....				RCONH301 0	RCONH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: <sup>*</sup>						18.
a. Original maturity of one year or less.....				RCONH303 0	RCONH304 0	18.a.
b. Original maturity exceeding one year.....				RCONH307 0	RCONH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCONH198 0	RCONH199 0	RCONH200 0			22.

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

\*. Excludes unused commitments to asset-backed commercial paper conduits.

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

Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONG630 1,962	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 64,216	RCONG632 14,239	RCONG633 982,301	RCONS561 25,494	23.
24. Risk weight factor										24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 12,843	RCONG636 7,120	RCONG637 982,301	RCONS572 38,241	25.

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

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	<b>1,040,505</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	<b>0</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCONB704	<b>1,040,505</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	<b>47,131</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	<b>993,374</b>	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	<b>0</b>	M.1.

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

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

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans		(Column G) All Other Loans, All Leases, and All Other Assets		
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCONB705	<b>0</b>	RCONB711	<b>0</b>	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCONHU09	<b>0</b>	RCONHU15	<b>0</b>	2.
3. Not applicable					3.
4. Past due loan amounts included in item 1:					4.
a. 30-89 days past due.....	RCONB733	<b>0</b>	RCONB739	<b>0</b>	4.a.
b. 90 days or more past due.....	RCONB740	<b>0</b>	RCONB746	<b>0</b>	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):					5.
a. Charge-offs.....	RIADB747	<b>0</b>	RIADB753	<b>0</b>	5.a.
b. Recoveries.....	RIADB754	<b>0</b>	RIADB760	<b>0</b>	5.b.
<i>Items 6 and 10 are to be completed by banks with \$10 billion or more in total assets.</i>			RCONHU19	<b>NR</b>	6.
6. Total amount of ownership (or seller's) interest carried as securities or loans.....					7.
7. Not applicable					8.
8. Not applicable					

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

Dollar amounts in thousands		(Column A) 1-4 Family Residential Loans		(Column G) All Other Loans, All Leases, and All Other Assets	
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCONB776	0	RCONB782	0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCONB783	NR	RCONB789	NR	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCONB790	0	RCONB796	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCONB797	0	RCONB803	0	12.

Dollar amounts in thousands				
1. Not applicable				M.1.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCONB804	0		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	0		M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....	RCONA591	0		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCONF699	0		M.2.d.
3. Asset-backed commercial paper conduits:				M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCONB806	NR		M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	NR		M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:				M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCONB808	NR		M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	NR		M.3.b.2.
4. Outstanding credit card fees and finance charges <sup>2</sup> .....	RCONC407	0		M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.  
 \*. Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.  
 2. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Dollar amounts in thousands

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

Dollar amounts in thousands

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

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

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

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

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

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

## Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					1.
a. Cash and balances due from depository institutions.....	RCONJ981	0	RCONJF84	0	1.a.
b. Securities not held for trading.....	RCONHU20	0	RCONHU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	RCONHU22	0	RCONHU23	0	1.c.
d. Other real estate owned.....	RCONK009	0	RCONJF89	0	1.d.
e. Other assets.....	RCONJF91	0	RCONJF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					2.
a. Other borrowed money.....	RCONJF92	0	RCONJF85	0	2.a.
b. Other liabilities.....	RCONJF93	0	RCONJF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e. above).....	RCONK030	0	RCONJF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	RCONK033	0	RCONJF88	0	4.

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

## Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

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

## MEDALLION BANK

### Asset and CRA Loans and Investments Growth Projections\* (2020 - 2024)

Asset Growth and CRA Loans and Investments Projections for Satisfactory Performance			
Year	Average Assets (000s)	NL&I <sup>†</sup> .40% (000s)	CL&I <sup>‡</sup> 1.30% (000s)
2020	\$1,232,209	\$4,928	\$16,018
2021	\$1,332,857	\$5,331	\$17,327
2022	\$1,437,500	\$5,750	\$18,687
2023	\$1,550,359	\$6,201	\$20,154
2024	\$1,672,079	\$6,688	\$21,737
Asset Growth and CRA Loans and Investments Projections for Outstanding Performance			
Year	Average Assets (000s)	NL&I <sup>†</sup> .60 (000s)	CL&I 1.75% (000s)
2020	\$1,232,209	\$7,393	\$21,563
2021	\$1,332,857	\$7,997	\$23,325
2022	\$1,437,500	\$8,625	\$25,156
2023	\$1,550,359	\$9,302	\$27,131
2024	\$1,672,079	\$10,032	\$29,261
<p>* These are projected numbers only and may differ from actual results for any given year</p> <p>† New CRA Loans and Investments</p> <p>‡ Cumulative CRA Loans and Investments</p>			



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The Salt Lake Tribune

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MEDALLION BANK,  
KIM HANNAY  
1100 EAST 6600 SOUTH SUITE 510

SALT LAKE CITY UT 84121

ACCOUNT NUMBER

9001482066

DATE

2/6/2019

ACCOUNT NAME

MEDALLION BANK,

TELEPHONE

8012847060

ORDER # / INVOICE NUMBER

0001242979 /

PUBLICATION SCHEDULE

START 02/06/2019 END 02/06/2019

CUSTOMER REFERENCE NUMBER

Medallion Bank - Public Notice

CAPTION

PUBLIC NOTICE Medallion Bank, a Utah chartered Industrial Bank insured by the Federal

SIZE

35 LINES 1 COLUMN(S)

TIMES

3

TOTAL COST

63.80

**PUBLIC NOTICE**  
Medallion Bank, a Utah chartered Industrial Bank insured by the Federal Deposit Insurance Corporation, has developed a proposed strategic plan to help meet its responsibilities under the Community Reinvestment Act. Public comment on the proposed plan is solicited and welcomed.  
A copy of the strategic plan may be obtained at no cost at the company's office located at 1100 East 6600 South, Suite 510, Salt Lake City, UT 84121, or on the company's website at medallionbank.com. A copy may also be requested by mail by calling 801-747-7172. Questions, comments or requests regarding the strategic plan may be directed to Cliff Pedersen, SVP and Chief Compliance Officer. The public comment period expires on March 8, 2019.  
1242979 UPAXLP

AFFIDAVIT OF PUBLICATION

AS NEWSPAPER AGENCY COMPANY, LLC dba UTAH MEDIA GROUP LEGAL BOOKER, I CERTIFY THAT THE ATTACHED ADVERTISEMENT OF PUBLIC NOTICE Medallion Bank, a Utah chartered Industrial Bank insured by the Federal Deposit Insurance Corporation, has developed a proposed strategic plan to FOR MEDALLION BANK, WAS PUBLISHED BY THE NEWSPAPER AGENCY COMPANY, LLC dba UTAH MEDIA GROUP, AGENT FOR DESERET NEWS AND THE SALT LAKE TRIBUNE, DAILY NEWSPAPERS PRINTED IN THE ENGLISH LANGUAGE WITH GENERAL CIRCULATION IN UTAH, AND PUBLISHED IN SALT LAKE CITY, SALT LAKE COUNTY IN THE STATE OF UTAH. NOTICE IS ALSO POSTED ON UTAHLEGALS.COM ON THE SAME DAY AS THE FIRST NEWSPAPER PUBLICATION DATE AND REMAINS ON UTAHLEGALS.COM INDEFINITELY. COMPLIES WITH UTAH DIGITAL SIGNATURE ACT UTAH CODE 46-2-101; 46-3-104.

PUBLISHED ON Start 02/06/2019 End 02/06/2019

DATE 2/6/2019


SIGNATURE *Shudmundson*

STATE OF UTAH )

COUNTY OF SALT LAKE )

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 6TH DAY OF FEBRUARY IN THE YEAR 2019

BY LORAIN GUDMUNDSON

 **JAE LEVI**  
NOTARY PUBLIC - STATE OF UTAH  
My Comm. Exp 05/29/2022  
Commission # 700608

*Jae Levi*  
NOTARY PUBLIC SIGNATURE

**MEDALLION BANK**

**Request for Plan and Comments Received**

**Public Requests for CRA Strategic Plan:**

The Bank received no requests from the public for copies of its proposed strategic plan.

**Public Comment Received:**

The Bank received no comments from the public about its proposed strategic plan.