

Results: A list of branches for your depository institution: **FIRST NATIONAL BANK OF FLOYDADA, THE (ID_RSSD: 393252)**. This depository institution is held by **FLOYD COUNTY BANKSHARES, INC (1104941)** of **FLOYDADA, TX**. The data are as of **12/31/2018**. Data reflects information that was received and processed through **01/06/2019**.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of **Change, Close, Delete, or Add**. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	393252	FIRST NATIONAL BANK	124 S. MAIN	FLOYDADA	TX	79235-2736	FLOYD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF FLOYDADA, THE	393252	

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2018

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, **Thomas K. Farris, Jr.**

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Floyd County Bancshares, Inc.

Legal Title of Holding Company

PO Box 550

(Mailing Address of the Holding Company) Street / P.O. Box

Floydada

TX

79235

City

State

Zip Code

124 South Main Street

Physical Location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

Thomas K. Farris, Jr.

President

Name

Title

806-983-3717

Area Code / Phone Number / Extension

806-983-3716

Area Code / FAX Number

tfarris@fnbfloydada.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

Date of Signature

For holding companies *not* registered with the SEC—
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No
1=Yes

In accordance with the General Instructions for this report (check only one).

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

Floyd County Bancshares, Inc.
(Parent Only)
Floydada, Texas
LEI: N/A

Floyd County Bancshares, Inc
Incorporated in Texas
Floydada, TX USA
LEI: N/A

100%
Bank Stock

The First National Bank Of
Floydada
Floydada, Texas USA

Incorporated in
Texas
LEI: N/A

Form FR Y-6
Floyd County Bancshares, Inc.
 December 31, 2018

Report Item 3: Shareholders

(1)(a)(1)(b)(1)(c) and (2)(a)(2)(b)(2)(c)

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-18

Shareholders not listed in (3)(1)(a) through (3)(1) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-18

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of each Class of Voting Securities
Thomas K. Farris, Jr. Floydada, Texas	USA	403 20.762494 Common Stock	N/A	N/A	N/A
Elizabeth Farris Figari Dallas, Texas	USA	332 17.104585 Common Stock			
John C. Farris Dallas, Texas	USA	332 17.104585			
George R. Farris Houston, Texas	USA	345 17.77434 Common Stock			
Lucinda M Garrett Mill Creek, Washington	USA	106 5.4611 Common Stock			

Form FR Y-6
Floyd County Bancshares, Inc.
 December 31, 2018

Report Item 4: Directors and Officers
 (1)(2)(3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Share in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Thomas K. Farris, Jr. Floydada, TX	Banker	Director & President	Director & chairman First National Bank of Floydada	N/A	20.762494	None	N/A
David Patterson Lockney, Texas	Farmer	Director & Sec. Treas.	n/a	Self Employed Farmer Sole Proprietor	1.54595	None	N/A
George R. Farris Houston, TX	Investor	Director & V-President	n/a	Inverness Enterprises, Inc. President	17.774343	None	Inverness Enterprises, Inc. 100%
Thomas M. Williams Floydada, TX	Banker	Director	Director & President Sr. Loan Officer First National Bank of Floydada	N/A	3.09119	None	N/A
Mitchell L. Probasco Floydada, Texas	Spray Pilot	Director	n/a	Owner Probasco Flying	0.5151984	None	N/A

FLOYD COUNTY BANCSHARES, INC

ANNUAL STOCKHOLDERS MEETING

FRIDAY, JANUARY 18, 2019

3:30 P. M.

at

FIRST NATIONAL BANK

124 SOUTH MAIN

FLOYDADA, TEXAS

**FIRST NATIONAL BANK OF FLOYDADA
REPORT TO STOCKHOLDERS**

COMPARISON:

Reconciliation of Equity Capital Accounts: 2017

Balance Beginning of Period-----	\$	200	\$	500	\$	10,009	\$	10,709
Net Income/Loss-----		0		0	\$	1,831	\$	1,831
Cash Dividend Declared on Common Stock-----		0		0	\$	(1,250)	\$	(1,250)
Unrealized Gain/Loss on Securities-----		0		0	\$	(5)	\$	(5)
Deferred Taxes & Unrealized Depreciation--		0		0		0		0
BALANCE END OF PERIOD>>>>>>>>>>>>	\$	200	\$	500	\$	10,585	\$	11,285

COMPARISON:

Reconciliation of Equity Capital Accounts: 2018

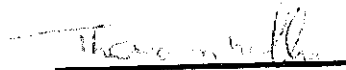
Balance Beginning of Period-----	\$	200	\$	500	\$	10,585	\$	11,285
Net Income/Loss-----		0		0	\$	1,793	\$	1,793
Cash Dividend Declared on Common Stock-----		0		0	\$	(1,700)	\$	(1,700)
Unrealized Gain/Loss on Securities-----		0		0	\$	(133)	\$	(133)
Deferred Taxes & Unrealized Depreciation--		0		0		0		0
BALANCE END OF PERIOD>>>>>>>>>>>>	\$	200	\$	500	\$	10,545	\$	11,245

**FIRST NATIONAL BANK OF FLOYDADA
REPORT TO STOCKHOLDERS**

Appendix "D" - Reconciliation of Reserve for Possible
Loan Losses (In Thousands of Dollars)


Balance Beginning of Period.....	\$	791
Recoveries Credited to Reserve.....	\$	1
Provision for Possible Loan Losses.....	\$	195
Less: Loan Losses Charged to Reserve.....	\$	(196)
Balance at End of Period.....	\$	791

I, Thomas M. Williams, President of the First National Bank of Floydada, Texas do hereby certify that this report of pages one through four is true and correct to the best of my information and belief.



Thomas M. Williams
President

(Attest)



Amanda Hinsley
Chief Financial Officer

Consolidated Report of Income

For the period January 1, 2018 — December 31, 2018

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount	
L. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....	4435	30			1.a.1.a.
(b) All other loans secured by real estate.....	4436	640			1.a.1.b.
(2) Commercial and industrial loans.....	4012	347			1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B485	0			1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	129			1.a.3.b.
(4) Not applicable					
(5) All other loans (1).....	4058	2,280			1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	3,426			1.a.6.
b. Income from lease financing receivables.....	4065	0			1.b.
c. Interest income on balances due from depository institutions (2).....	4115	207			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....					
	B488	66			1.d.1.
(2) Mortgage-backed securities.....	B489	279			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	129			1.d.3.
e. Not applicable					
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	127			1.f.
g. Other interest income.....	4518	0			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	4,234			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....					
	4508	138			2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093	62			2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	169			2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	158			2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	0			2.b.
c. Other interest expense.....	GW44	0			2.c.

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

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

Schedule RI—Continued

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
2.	Interest expense (continued):					
	d. Not applicable					
	e. Total interest expense (sum of items 2.a through 2.d).....			4073	527	2.e.
3.	Net interest income (item 1.h minus 2.e).....	4074	3,707			3.
4.	Provision for loan and lease losses.....	4230	194			4.
5.	Noninterest income:					
	a. Income from fiduciary activities (1).....			4070	0	5.a.
	b. Service charges on deposit accounts.....			4080	118	5.b.
	c. Not applicable					
	d. (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....			HT73	0	5.d.1.
	(2) Income from insurance activities (2).....			HT74	0	5.d.2.
	e. Not applicable					
	f. Net servicing fees.....			B492	0	5.f.
	g. and h. Not applicable					
	i. Net gains (losses) on sales of loans and leases.....			5416	0	5.i.
	j. Net gains (losses) on sales of other real estate owned.....			5415	0	5.j.
	k. Net gains (losses) on sales of other assets (3).....			B496	(1)	5.k.
	l. Other noninterest income*.....			B497	12	5.l.
	m. Total noninterest income (sum of items 5.a through 5.l).....	4079	129			5.m.
6.	a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
	b. Realized gains (losses) on available-for-sale securities.....	3196	0			6.b.
7.	Noninterest expense:					
	a. Salaries and employee benefits.....			4135	1,117	7.a.
	b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	164	7.b.
	c. (1) Goodwill impairment losses.....			C216	3	7.c.1.
	(2) Amortization expense and impairment losses for other intangible assets.....			C232	0	7.c.2.
	d. Other noninterest expense*.....			4092	565	7.d.
	e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	1,849			7.e.
8.	a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	1,793			8.a.
	b. Unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70	0			8.b.
	c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	1,793			8.c.
9.	Applicable income taxes (on item 8.c).....	4302	0			9.
10.	Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	1,793			10.
11.	Discontinued operations, net of applicable income taxes*.....	FT28	0			11.

* Describe on Schedule RI-E - Explanations

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

2 Includes underwriting income from insurance and reinsurance activities.

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

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

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	1,793		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	1,793		14.

Memoranda

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

1 The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2017, Report of Condition.
2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018 would report 20180301.

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	11,285	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	8507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	8508	11,285	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	1,793	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	8509	0	5.
6. Treasury stock transactions, net.....	8510	0	6.
7. Changes incident to business combinations, net.....	4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0	8.
9. LESS: Cash dividends declared on common stock.....	4460	1,700	9.
10. Other comprehensive income (1).....	8511	(133)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27 a).....	3210	11,245	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	RIAD	Amount	RIAD	Amount	
Calendar year-to-date					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	15	C217	0	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans.....	4638	0	4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	1	K206	1	5.c.
6. Not applicable					
7. All other loans (2).....	4644	179	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	195	4605	1	9.

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

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

Memoranda

Dollar Amounts in Thousands

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

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

Schedule RI-B—Continued

Part I - Continued

Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
	RIAD	Amount	RIAD	Amount
Memorandum item 3 is to be completed by: (2)				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.				
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655	0	4665	0

M.3.

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

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

Part II - Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD		Amount
	RIAD	Amount	
1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	8522	791	1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605	1	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	0079	195	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	194	5.
6. Adjustments* (see instructions for this schedule).....	0233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	791	7.

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCON	Amount	
Assets						
1.	Cash and balances due from depository institutions:					
a.	Noninterest-bearing balances and currency and coin (1)			0081	6,760	1.a.
b.	Interest-bearing balances (2)			0071	8,439	1.b.
2.	Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754	0	2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773	22,899	2.b.
c.	Equity securities with readily determinable fair values not held for trading (3)			JA22	0	2.c.
3.	Federal funds sold and securities purchased under agreements to resell:					
a.	Federal funds sold			B987	5,500	3.a.
b.	Securities purchased under agreements to resell (4)			B989	0	3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):					
a.	Loans and leases held for sale			5369	0	4.a.
b.	Loans and leases held for investment	8528	64,671			4.b.
c.	LESS: Allowance for loan and lease losses	3123	792			4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	8529	63,879			4.d.
5.	Trading assets	3545	0			5.
6.	Premises and fixed assets (including capitalized leases)	2145	591			6.
7.	Other real estate owned (from Schedule RC-M)	2150	0			7.
8.	Investments in unconsolidated subsidiaries and associated companies	2130	0			8.
9.	Direct and indirect investments in real estate ventures	3656	0			9.
10.	Intangible assets (from Schedule RC-M)	2143	0			10.
11.	Other assets (from Schedule RC-F)	2160	2,081			11.
12.	Total assets (sum of items 1 through 11)	2170	110,149			12.
Liabilities						
13.	Deposits:					
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E):			2200	98,753	13.a.
(1)	Noninterest-bearing (5)	6631	33,084			13.a.1.
(2)	Interest-bearing	6636	65,669			13.a.2.
b.	Not applicable					
14.	Federal funds purchased and securities sold under agreements to repurchase:					
a.	Federal funds purchased (6)			B993	0	14.a.
b.	Securities sold under agreements to repurchase (7)			B995	0	14.b.
15.	Trading liabilities			3548	0	15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	0	16.
17. and 18.	Not applicable					
19.	Subordinated notes and debentures (8)			3200	0	19.
20.	Other liabilities (from Schedule RC-G)			2930	151	20.
21.	Total liabilities (sum of items 13 through 20)			2948	98,904	21.
22.	Not applicable					

1 Includes cash items in process of collection and unposted debits.
 2 Includes time certificates of deposit not held for trading.
 3 Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
 4 Includes all securities resale agreements, regardless of maturity.
 5 Includes noninterest-bearing, demand, time, and savings deposits.
 6 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 7 Includes all securities repurchase agreements, regardless of maturity.
 8 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Amount
Equity Capital					
Bank Equity Capital					
23.	Perpetual preferred stock and related surplus.....	3838	0		23.
24.	Common stock.....	3230	200		24.
25.	Surplus (excludes all surplus related to preferred stock).....	3839	500		25.
26. a.	Retained earnings.....	3632	10,804		26.a.
b.	Accumulated other comprehensive income (1).....	8530	(260)		26.b.
c.	Other equity capital components (2).....	A130	0		26.c.
27. a.	Total bank equity capital (sum of items 23 through 26.c).....	3210	11,244		27.a.
b.	Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	0		27.b.
28.	Total equity capital (sum of items 27.a and 27.b).....	G105	11,244		28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....	3300	110,148		29.

Memoranda

To be reported with the March Report of Condition.

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

RCON	Number
6724	NR

M.1.

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

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

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

M.2.

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	74	C237	0	C229	0	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	0	1607	0	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	4	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	0	K217	0	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	0	5460	0	5461	0	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	78	1407	0	1403	0	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

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