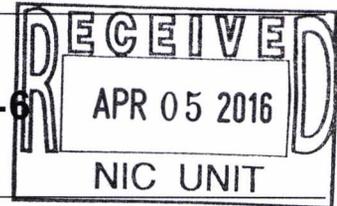


Board of Governors of the Federal Reserve System



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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

**Date of Report** (top-tier holding company's fiscal year-end):  
**December 31, 2015**

Month / Day / Year

N/A

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

I, **J. Bruce Bugg, Jr.**

Reporter's Name, Street, and Mailing Address  
**Texas Hill Country Bancshares, Inc.**

Name of the Holding Company Director and Official  
**Chairman & CEO**

Legal Title of Holding Company

Title of the Holding Company Director and Official

**P.O. Box 2300**

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.

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

<b>Bandera</b>	<b>TX</b>	<b>78003</b>
City	State	Zip Code

*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.*

**800 Main Street**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
**J. Bruce Bugg, Jr.** **Chairman & CEO**

Name Title

**210-601-8444**

Area Code / Phone Number / Extension

**210-827-2380**

Area Code / FAX Number

**jbbjr@sbcglobal.net**

E-mail Address

Signature of Holding Company Director and Official  
**03/25/2016**

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

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

Does the reporter request confidential treatment for any portion of this submission?

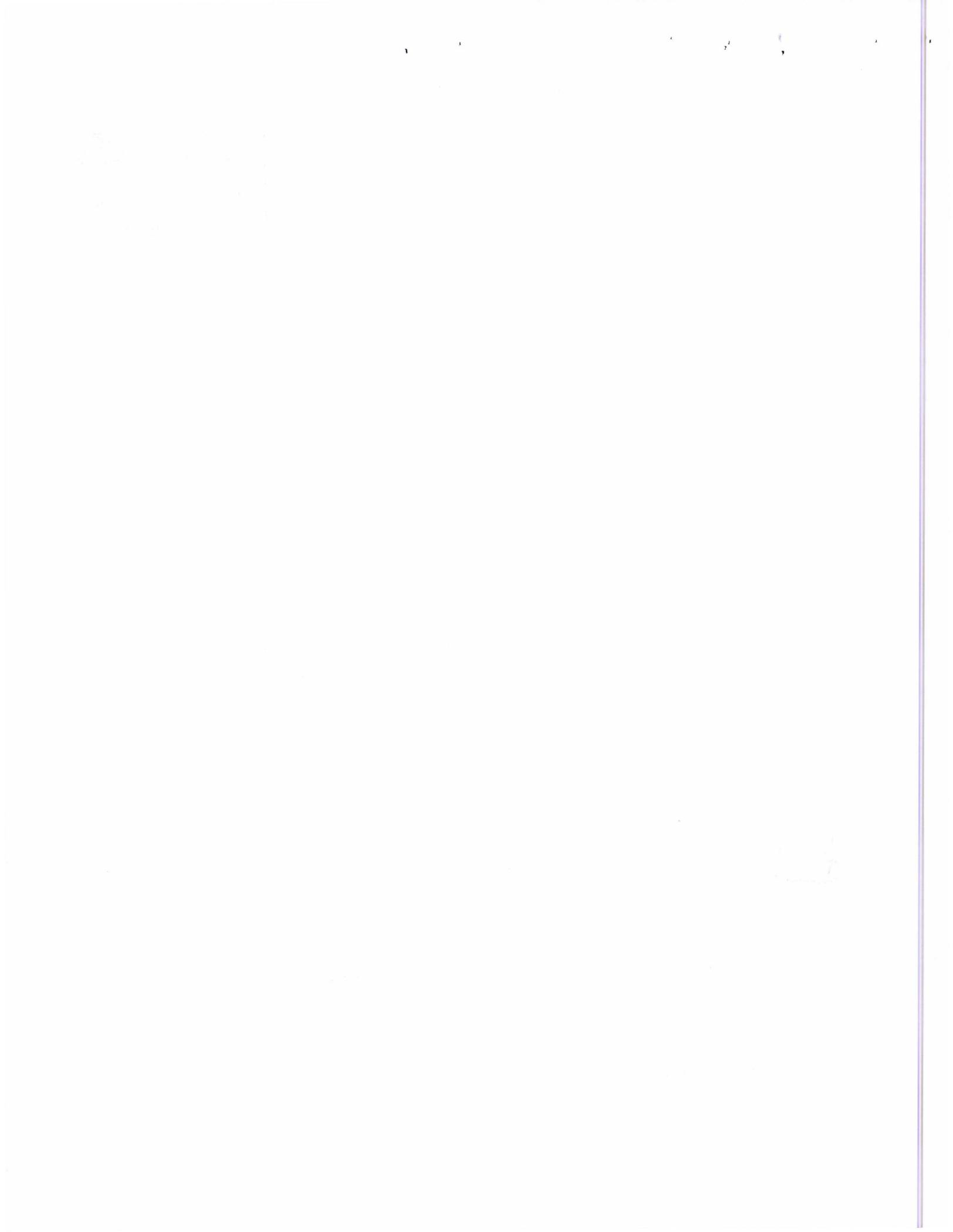
Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

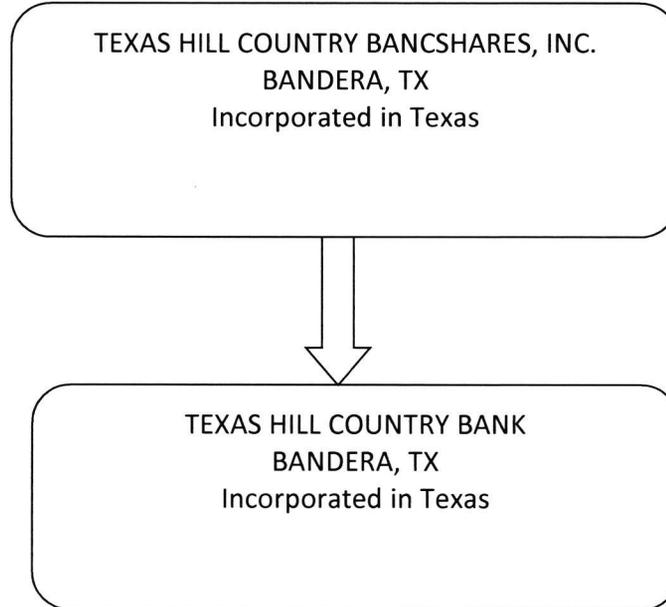
For Federal Reserve Bank Use Only

RSSD ID **3879720**  
 C.I. \_\_\_\_\_



REPORT ITEM 2A:

**A** **MENDED**  
OCT -3 2016 **D**



Texas Hill Country Bancshares, Inc. owns and controls 100% of Texas Hill Country Bank. There are no shareholders who exceed 25% ownership interest.

No entity has a LEI number.

REPORT ITEM 2b

Domestic Branch Listing was emailed on March 24, 2016.



**Results:** A list of branches for your depository institution: **TEXAS HILL COUNTRY BANK (ID\_RSSD: 3806481)**. This depository institution is held by **TEXAS HILL COUNTRY BANCSHARES, INC. (3879720)** of **BANDERA, TX**. The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

**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)	3806481	TEXAS HILL COUNTRY BANK	800 MAIN STREET	BANDERA	TX	78003	BANDERA	UNITED STATES	480636	0	TEXAS HILL COUNTRY BANK	3806481	
OK		Full Service	4722739	KERRVILLE BRANCH	719 HILL COUNTRY DRIVE	KERRVILLE	TX	78028	KERR	UNITED STATES	Not Required	Not Required	TEXAS HILL COUNTRY BANK	3806481	



**AMENDED**  
OCT -3 2016

REPORT ITEM 3(1):

J. Bruce Bugg, Jr.  
San Antonio, TX - US Citizen  
Shares Owned: 103,877  
\*Stock Warrants: 24,300  
\*\*Total 128,177 – 10.21%

James W. Gorman, Jr.  
San Antonio, TX - US Citizen  
Shares Owned: 42,190  
\*Stock Warrants: 24,300  
\*\*Total 66,490 – 5.30%

- \* All stock warrants were exercisable upon issuance.
- \*\* Totals as a percentage of 1,255,440 shares outstanding.

Other than the aforementioned individuals, no one has owned or controlled 5% or more of any class of voting securities during the fiscal year for which the report is being filed, and no one has held options, warrants or other securities or rights that could have been converted into or exercised for voting securities, which, in aggregate, and including voting securities held, would have equaled or exceeded 5% of any such class of voting securities.

REPORT ITEM 3(2):

None.

100

**AMENDED**  
**A** OCT -3 2016 **D**

FORM FR Y-6  
 TEXAS HILL COUNTRY BANCSHARES, INC.  
 FISCAL YEAR ENDING DECEMBER 31, 2015

REPORT ITEM 4: INSIDERS

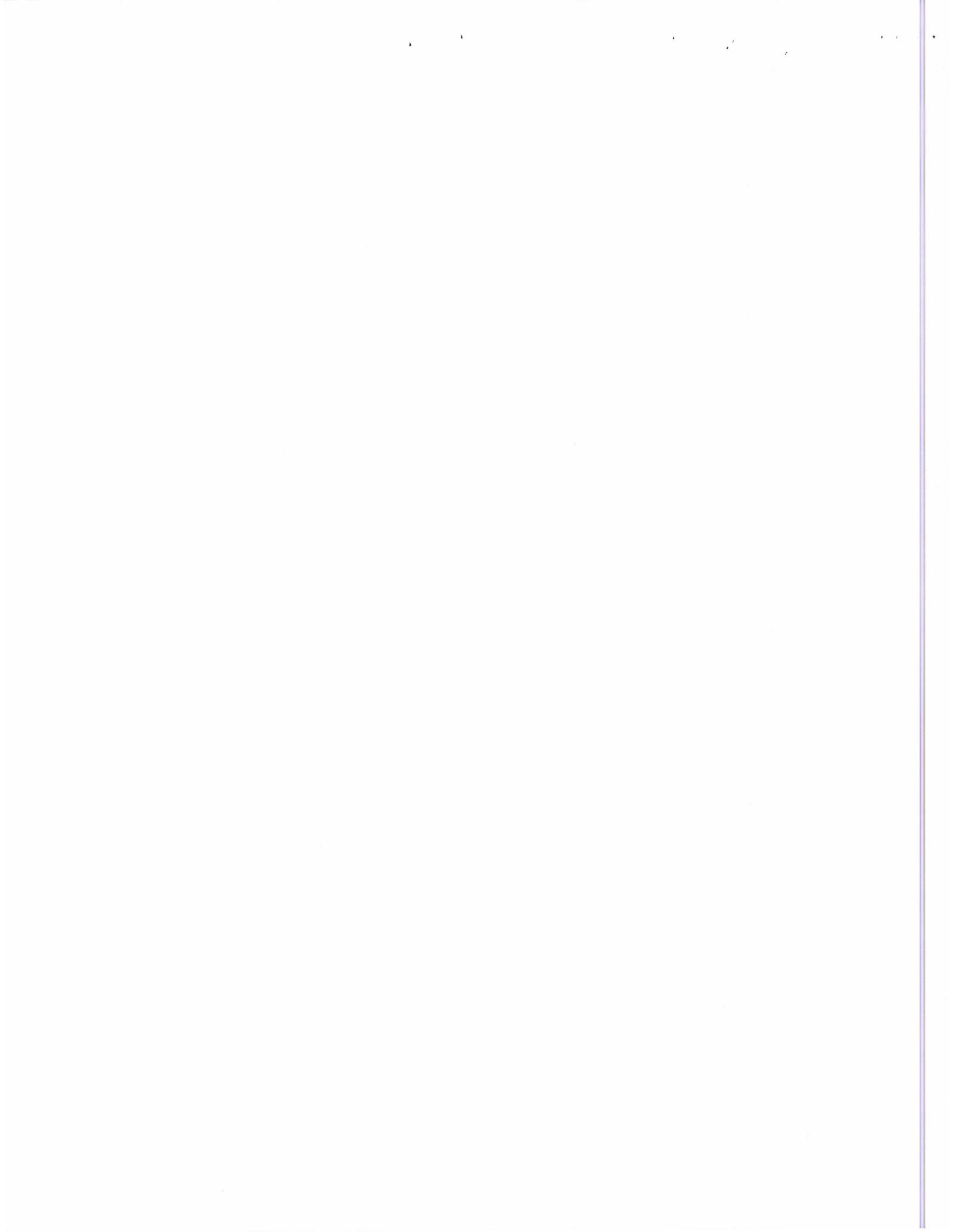
(1) NAME, CITY, STATE, COUNTRY	(2) PRINCIPLE OCCUPATION IF OTHER THAN WITH HOLDING CO	(3)(A) TITLE & POSITION WITH HOLDING CO	(3)(B) TITLE & POSITION WITH SUBSIDIARIES	(3C) TITLE & POSITION WITH OTHER BUSINESSES (INCLUDE NAME OF BUSINESS)	(4)(A) PERCENTAGE OF VOTING SHARES IN H/C*	(4)(B) PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES	(4C) LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD (LIST COMPANIES & % HELD)
John C. Boyle, Jr. Bandera, TX USA	Retail Business Owner	Director & Vice President/Secretary	Director & Chairman (Texas Hill Country Bank)	President True Value Hardware  President Bandera Wine & Spirits  Partner Boyle Properties  Partner Boyle & Boyle	4.05%	0.00%	True Value- 100% Bandera Wine & Spirits- 100% Boyle & Boyle- 50%
Michael J. Boyle San Antonio, TX USA	General Contractor	Director	Director (Texas Hill Country Bank)	President M.J. Boyle General Contractors, Inc.	3.82%	0.00%	M.J. Boyle General Contractors 100%
Patrick M. Boyle Bandera, TX USA	Real Estate Agent	Director	Director (Texas Hill Country Bank)	Owner Pat Boyle Realty  Limited Partner Boyle LTD  Managing Partner P&C Boyle  Partner Boyle & Boyle	3.92%	0.00%	Pat Boyle Realty- 100% Boyle LTD- 47.5% P&C Boyle- 50% Boyle & Boyle- 50%
J. Bruce Bugg, Jr. San Antonio, TX USA	Banker	Director & President & CEO	Director (Texas Hill Country Bank)	Chairman, President & CEO Southwest Bancshares, Inc.  Chairman The Bank of San Antonio  Chairman & CEO San Antonio Capital & Trust Holdings, LLC	10.21%	0.00%	N/A

1911  
1912

**FORM FR Y-6**  
**TEXAS HILL COUNTRY BANCSHARES, INC.**  
**FISCAL YEAR ENDING DECEMBER 31, 2015**

**REPORT ITEM 4: INSIDERS**

(1) NAME, CITY, STATE, COUNTRY	(2) PRINCIPLE OCCUPATION IF OTHER THAN WITH HOLDING CO	(3)(A) TITLE & POSITION WITH HOLDING CO	(3)(B) TITLE & POSITION WITH SUBSIDIARIES	(3)(C) TITLE & POSITION WITH OTHER BUSINESSES (INCLUDE NAME OF BUSINESS)	(4)(A) PERCENTAGE OF VOTING SHARES IN H/C*	(4)(B) PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES	(4)(C) LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD (LIST COMPANIES & % HELD)
James W. Gorman, Jr. San Antonio, TX USA	Investment Management	Director	Director (Texas Hill Country Bank)	Director Southwest Bancshares, Inc.  Director The Bank of San Antonio	5.30%	0.00%	N/A
Don D. Lee Hondo, TX USA	Rail Transportation	Director	Director (Texas Hill Country Bank)	President South Texas Liquid Terminal, Inc.  President Dallas Liquid Terminal, Inc.  President Hondo Railway, LLC  President South Texas Ethanol Terminal, Inc.	1.09%	0.00%	South Texas Liquid Terminal, Inc.- 50% Dallas Liquid Terminal, Inc.- 50% Hondo Railway, LLC- 50% South Texas Ethanol Terminal, Inc.-50% Rail Transloading Resources, Inc.- 50% Hondo Railroad Energy, Inc.- 50% Dairy Stores- 50% Hondo Bulk Commodities, Inc.- 33.3% Holland & Lee Properties, Inc.- 50% Don D. Lee, LLC- 100%
				President Rail Transloading Resources, Inc.  President Hondo Railroad Energy, Inc.  President Dairy Stores  Vice President Hondo Bulk Commodities, Inc.  Vice President Holland & Lee Properties, Inc.			
				Owner Don D. Lee, LLC			

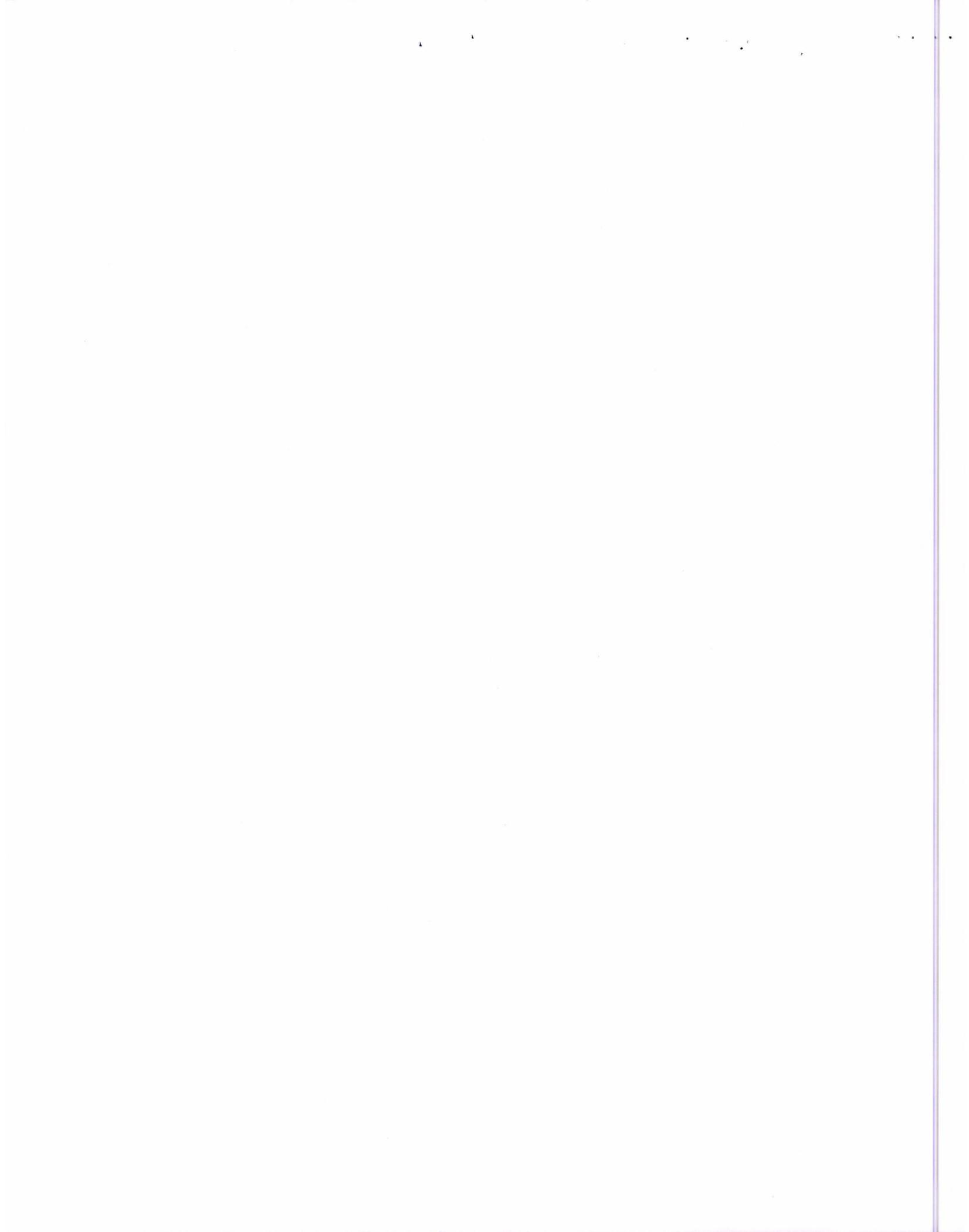


**FORM FR Y-6**  
**TEXAS HILL COUNTRY BANCSHARES, INC.**  
**FISCAL YEAR ENDING DECEMBER 31, 2015**

**REPORT ITEM 4: INSIDERS**

(1) NAME, CITY, STATE, COUNTRY	(2) PRINCIPLE OCCUPATION IF OTHER THAN WITH HOLDING CO	(3)(A) TITLE & POSITION WITH HOLDING CO	(3)(B) TITLE & POSITION WITH SUBSIDIARIES	(3)(C) TITLE & POSITION WITH OTHER BUSINESSES (INCLUDE NAME OF BUSINESS)	(4)(A) PERCENTAGE OF VOTING SHARES IN H/C*	(4)(B) PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES	(4)(C) LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD (LIST COMPANIES & % HELD)
Richard T. Schlosberg, III San Antonio, TX USA	Investment Management	Director	Director (Texas Hill Country Bank)	Director Southwest Bancshares, Inc.	4.66%	0.00%	N/A
James A. Wilson Carrizo Springs, TX USA	Oil & Gas Operations	Director	Director (Texas Hill Country Bank)	Chief Financial Officer 3S Services, LLC  Chief Financial Officer 3S Leasing, LLC	0.51%	0.00%	N/A
Roy D. Thompson Kerrville, TX USA	Banker	Director	President & CEO (Texas Hill Country Bank)	Partner Warrior Wash, LLC	3.73%	0.00%	Warrior Wash, LLC- 33.3%
Chéri D. Teague Bandera, TX USA	Banker	Chief Financial Officer	Executive Vice President Chief Financial Officer & Cashier (Texas Hill Country Bank)	N/A	2.13%	0.00%	N/A

\*Includes warrants and stock options



**A MENDED**  
OCT -3 2016

# SHAREHOLDER MEETING

TEXAS HILL COUNTRY BANCSHARES, INC.

**Welcome**

- ❖ **J. Bruce Bugg, Jr.**  
*Chairman, President & CEO*  
*Texas Hill Country Bancshares, Inc.*
  
- ❖ **Johnny C. Boyle, Jr.**  
*Vice President, Treasurer & Secretary*  
*Texas Hill Country Bancshares, Inc.*

**BOARD OF DIRECTORS**

**Texas Hill Country Bancshares, Inc.**

- ❖ J. Bruce Bugg, Jr. – Chairman, President & CEO
- ❖ John C. Boyle, Jr. – Director, Vice President, Treasurer & Secretary
- ❖ Roy D. Thompson - Director
- ❖ Michael J. Boyle – Director
- ❖ Patrick M. Boyle – Director
- ❖ Don D. Lee – Director
- ❖ William G. Moll – Director
- ❖ Richard T. Schlosberg, III – Director
- ❖ James A. Wilson - Director

**Welcome**

- ❖ **Roy D. Thompson**  
***President & CEO***  
***Texas Hill Country Bank***

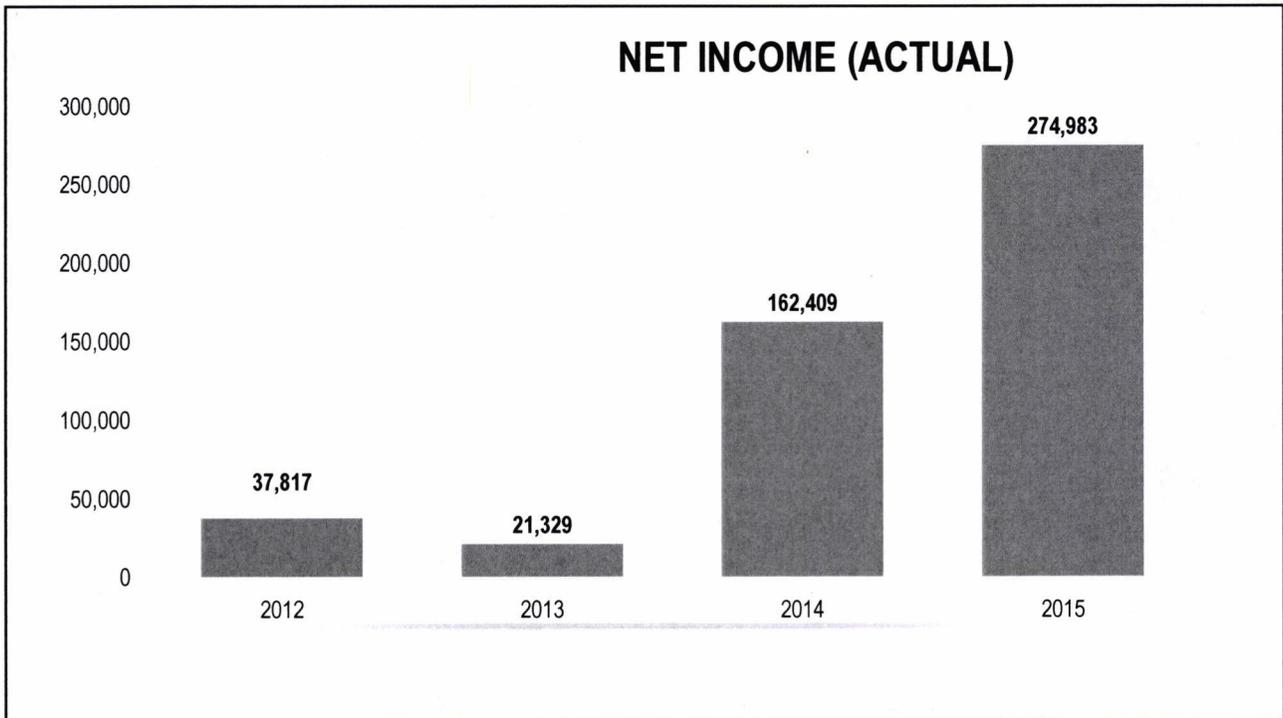
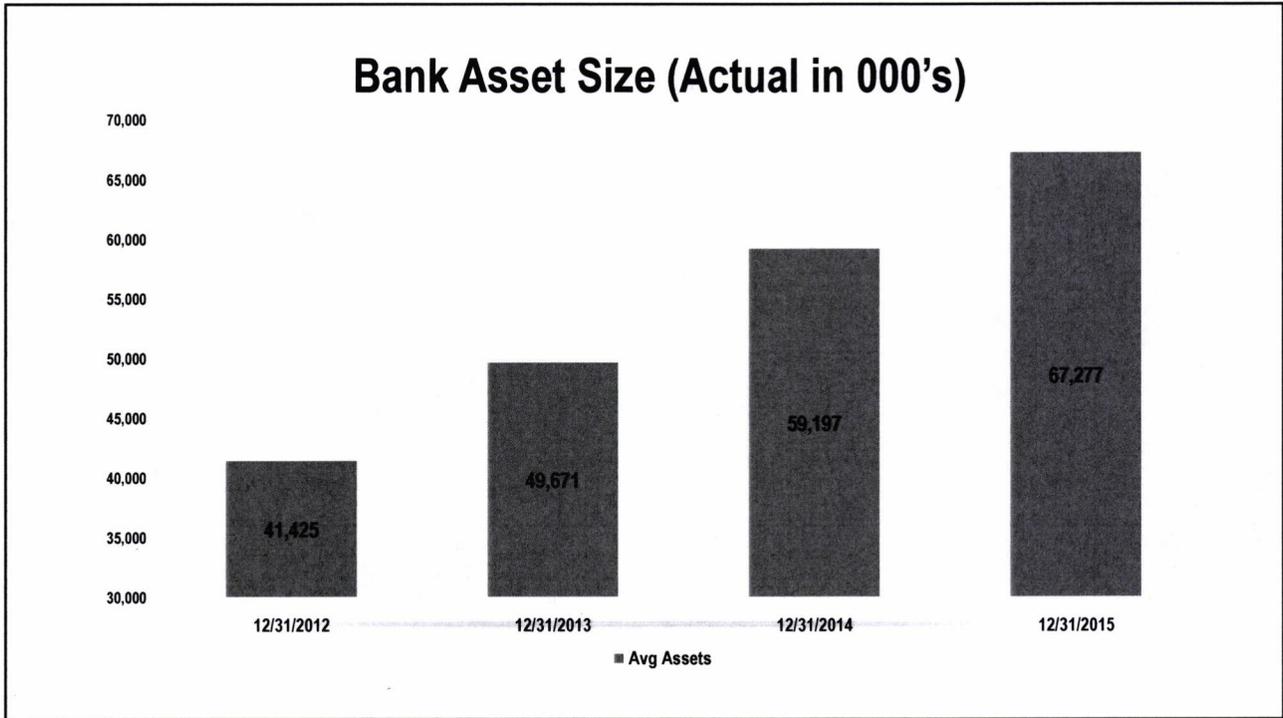
## BOARD OF DIRECTORS & EXECUTIVE MANAGEMENT

### Texas Hill Country Bank

❖ John C. Boyle, Jr. –	Chairman of the Board
❖ Roy D. Thompson –	President & Chief Executive Officer
❖ J. Bruce Bugg, Jr. –	Director
❖ Michael J. Boyle –	Director
❖ Patrick M. Boyle –	Director
❖ Don D. Lee –	Director
❖ William G. Moll –	Director
❖ Richard T. Schlosberg, III –	Director
❖ James A. Wilson –	Director
❖ Chéri D. Teague –	Executive Vice President / Chief Financial Officer, Chief Information Security Officer, Chief Compliance Officer, Chief Operations Officer, Cashier, Human Resource Director & Secretary to the Board

## CONSOLIDATED FINANCIAL RESULTS

(In thousands)	12/31/2012	12/31/2013	12/31/2014	12/31/2015	△ % change from 12/31/14 to 12/31/15
Cash & Investments	24,233	15,636	15,209	16,906	11.16%
Total Loans	19,041	32,267	43,812	58,447	33.40%
Other Assets	1,498	1,804	1,714	1,583	-7.64%
<b>Total Assets</b>	<b>\$44,772</b>	<b>\$49,707</b>	<b>\$60,735</b>	<b>\$76,936</b>	<b>26.67%</b>
Non-Interest Bearing	6,945	6,782	7,906	9,901	25.23%
Interest Bearing	31,299	36,802	42,190	48,464	14.87%
<b>Total Deposits</b>	<b>\$38,244</b>	<b>\$43,584</b>	<b>\$50,096</b>	<b>\$58,365</b>	<b>16.51%</b>
Borrowings	0	0	0	7,500	100.00%
Other Liabilities	122	55	51	88	72.55%
<b>Total Liabilities</b>	<b>\$38,366</b>	<b>\$43,639</b>	<b>\$50,147</b>	<b>\$65,953</b>	<b>31.52%</b>
Common Stock & Surplus	6,310	6,450	10,772	11,092	2.97%
Market Adj- Securities	96	(383)	(184)	(109)	-40.76%
<b>Total Capital</b>	<b>6,406</b>	<b>6,067</b>	<b>10,588</b>	<b>10,983</b>	<b>3.73%</b>
<b>Total Liabilities &amp; Stockholders' Equity</b>	<b>\$44,772</b>	<b>\$49,707</b>	<b>\$60,735</b>	<b>\$76,936</b>	<b>26.67%</b>
Tier 1 Leverage Ratio	14.09%	11.21%	18.20%	15.49%	-14.89%





## Building a Strong Foundation for the Future

### Aggregate Going Concern Value

December 31, 2013	\$10,500,000	to	\$10,900,000
December 31, 2015	\$14,500,000	to	\$16,250,000
Increase in Value	38%		49%

	Public Market Median Multiples	Resulting Value Multiples @ \$14.5 MM	Resulting Value Multiples @ \$16.25 MM
<b>Pricing Multiples</b>			
Price to Tangible Common Book	1.25 x	1.23 x	1.38 x
Price to Total Assets	14.7%	18.8%	21.1%
Price to Total Deposits	18.0%	24.8%	27.8%



## Building a Strong Foundation for the Future

- Successful Capital Raise of \$5 million increasing the shares outstanding
- Fully Diluted Shares Outstanding:
  - Uses the Treasury Method
  - Includes the impact of:
    - Exercisable Options Outstanding of 20,440
    - Founders Rights of 143,501

	December 31, 2013 Value Range		December 31, 2015 Value Range	
Aggregate Value	\$10,500,000	\$10,900,000	\$14,500,000	\$16,250,000
Actual Shares Outstanding	841,575	841,575		
Fully-Diluted Shares Outstanding			1,268,953	1,278,177
PRO RATA VALUE, C-CORPORATION	\$12.48	\$12.95	\$11.43	\$12.71
ROUNDED TO:	<b>\$12.50</b>	<b>\$12.95</b>	<b>\$11.50</b>	<b>\$12.75</b>

Change in:	Aggregate Value	38.1%	49.1%
	Shares Outstanding	50.8%	51.9%
	PRO RATA VALUE, C-CORPORATION	-8.4%	-1.8%
	ROUNDED TO:	<b>-8.0%</b>	<b>-1.5%</b>



## Building a Strong Foundation for the Future

COMPARISON TO TEXAS STATEWIDE MEDIAN  
BANKS WITH TOTAL ASSETS BETWEEN \$100 MILLION AND \$1 BILLION

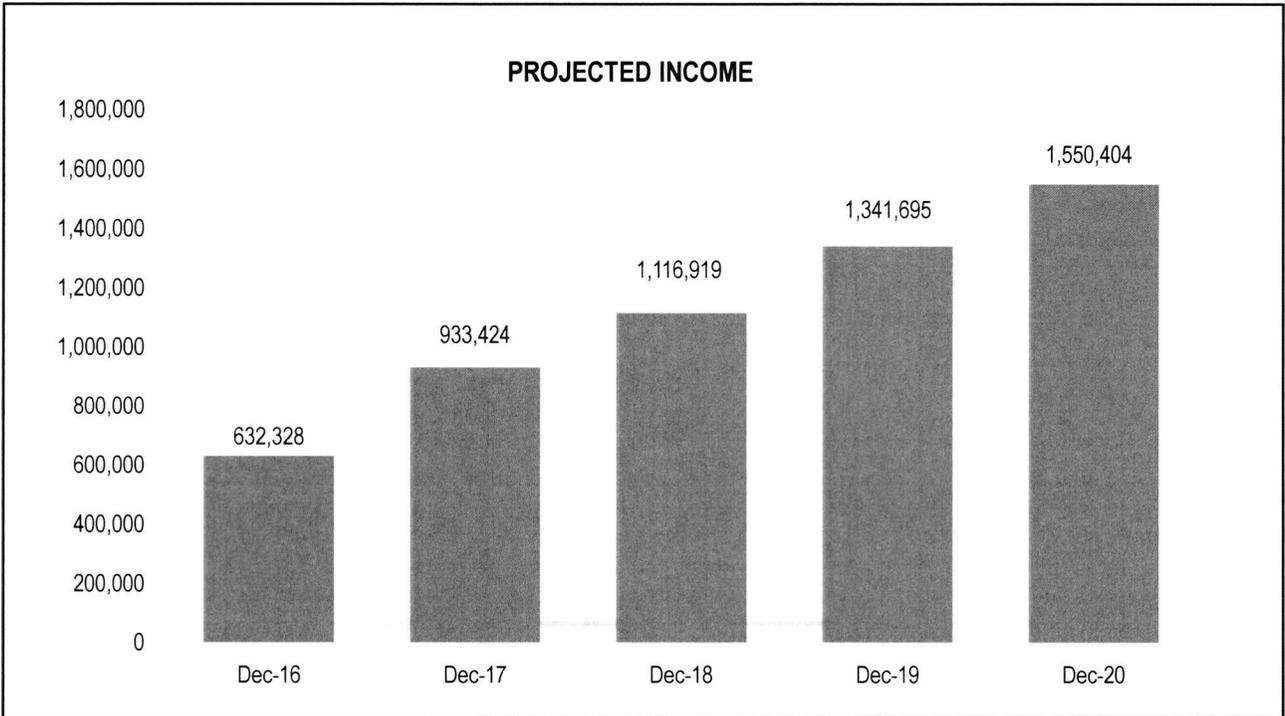
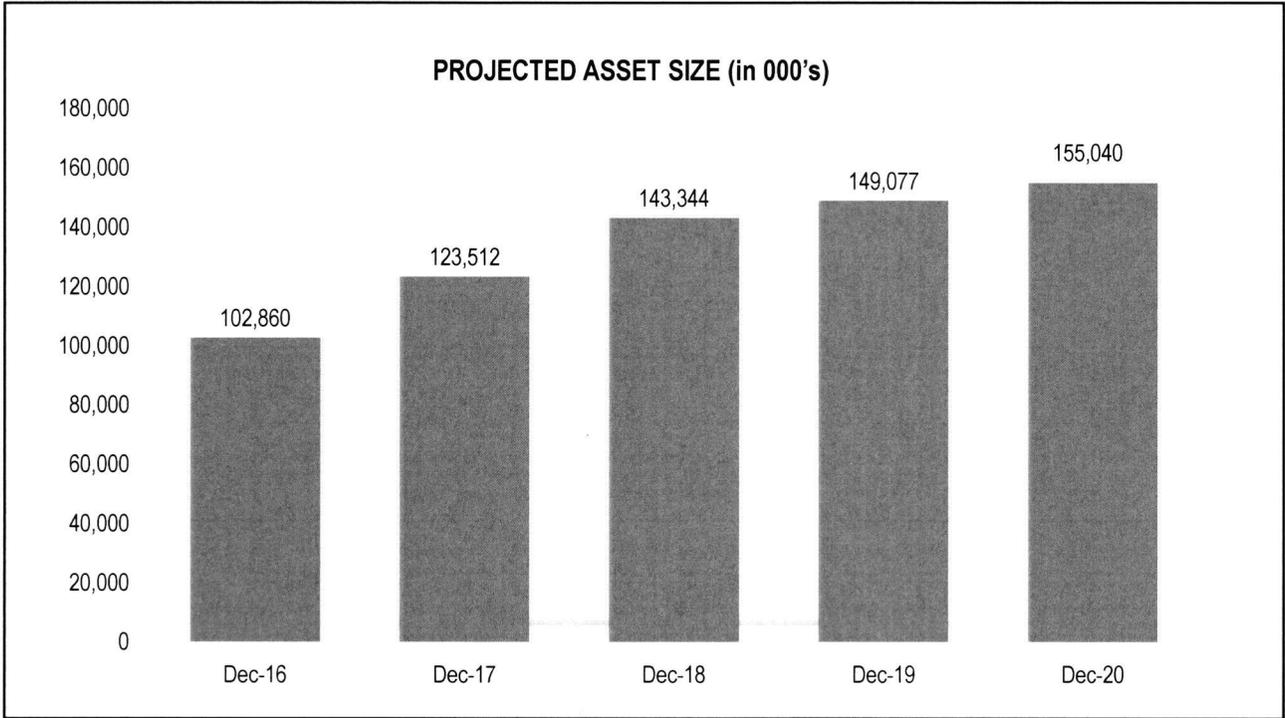
Balance Sheet	2011	2012	2013	2014	2015	5-Year Average
<b>Tangible Common Equity / Tang. Assets</b>						
State Median	9.91%	9.82%	9.48%	9.75%	9.88%	9.77%
TEXAS HILL COUNTRY BANK	13.42%	12.82%	10.44%	17.42%	14.22%	12.80%
<b>Total Risk Based Capital Ratio</b>						
Peer Median	17.13%	17.50%	17.60%	17.65%	17.23%	17.40%
TEXAS HILL COUNTRY BANK	22.78%	22.42%	19.28%	22.26%	18.72%	20.42%
<b>Loans / Deposits</b>						
State Median	62.2%	62.5%	63.8%	65.0%	68.7%	64.6%
TEXAS HILL COUNTRY BANK	32.2%	49.3%	78.4%	88.3%	101.0%	69.0%
<b>NPA's, % of Assets</b>						
State Median	0.90%	0.65%	0.62%	0.40%	0.42%	0.60%
TEXAS HILL COUNTRY BANK	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%
<b>Reserve as % Loans</b>						
State Median	1.40%	1.37%	1.33%	1.38%	1.26%	1.33%
TEXAS HILL COUNTRY BANK	1.02%	1.02%	0.98%	0.94%	0.89%	0.97%
<b>Income Statement</b>						
<b>Net Interest Margin (Tax Equivalent)</b>						
State Median	4.11%	3.95%	3.86%	3.88%	3.85%	3.93%
TEXAS HILL COUNTRY BANK	2.42%	2.89%	3.10%	3.61%	3.64%	3.26%
<b>Non-Interest Income (% Average Assets)</b>						
State Median	0.65%	0.64%	0.61%	0.62%	0.57%	0.62%
TEXAS HILL COUNTRY BANK	0.21%	0.22%	0.24%	0.23%	0.24%	0.22%
<b>Non-Interest Expense (% Average Assets)</b>						
State Median	3.02%	2.89%	2.85%	2.88%	2.81%	2.89%
TEXAS HILL COUNTRY BANK	3.62%	3.32%	2.89%	3.33%	3.33%	3.38%
<b>Efficiency Ratio</b>						
State Median	67.2%	67.1%	66.5%	66.7%	65.7%	66.6%
TEXAS HILL COUNTRY BANK	142.8%	118.0%	87.1%	110.0%	101.5%	104.4%
<b>ROAA (C-Corp Equivalent)</b>						
State Median	0.86%	0.85%	0.83%	0.84%	0.83%	0.84%
TEXAS HILL COUNTRY BANK	-1.12%	0.10%	0.24%	0.23%	0.42%	-0.02%
<b>ROAE (C-Corp Equivalent)</b>						
State Median	7.97%	8.16%	7.93%	8.16%	8.11%	8.07%
TEXAS HILL COUNTRY BANK	49.7%	0.70%	2.07%	2.02%	2.62%	0.22%

## PEER GROUP COMPARISON

AS OF DECEMBER 31, 2015	Texas Hill Country Bank	Peer Group*
Interest Income	4.04%	3.93%
Interest Expense	0.38%	0.41%
Net Interest Margin	3.84%	3.78%
Net Loss to Avg Loans	0.00%	0.14%
Efficiency Ratio	85.48%	77.01%
Tier 1 Capital	15.49%	11.28%
Return on Assets	0.42%	0.75%
Return on Equity	2.62%	3.15%

Number of Banks in Peer Group = 295

\*Insured commercial banks with assets between \$50 & \$100 million, with 2 or fewer full service banking offices located in a metropolitan statistical area.



**KERRVILLE BRANCH GROWTH (OPENED JUNE 2014)**

	TOTAL DEPOSITS (000's)	TOTAL LOANS (000's)
SEPTEMBER 2014	\$1,110,067	\$4,419,364
DECEMBER 2014	\$2,023,996	\$8,367,941
MARCH 2015	\$8,435,062	\$12,444,733
JUNE 2015	\$9,900,502	\$15,116,693
SEPTEMBER 2015	\$11,241,448	\$18,801,792
DECEMBER 2015	\$12,864,375	\$22,965,315

**2016 ELECTIONS**

**ELECTION OF BOARD OF DIRECTORS**

- ❖ J. Bruce Bugg, Jr.
- ❖ John C. Boyle, Jr.
- ❖ Michael J. Boyle
- ❖ Patrick M. Boyle
- ❖ Don D. Lee
- ❖ William G. Moll
- ❖ Richard T. Schlosberg, III
- ❖ Roy D. Thompson
- ❖ James A. Wilson

**RATIFICATION OF AUDITORS FOR 2016**

Fisher, Herbst & Kemble

# **SHAREHOLDER QUESTIONS**

**??**



**Consolidated Report of Income  
for the period January 1, 2015 - December 31, 2015**

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

	Bil	Mil	Thou	
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties .....	RIAD4435		402	1.a.(1)(a)
(b) All other loans secured by real estate .....	RIAD4436		1,177	1.a.(1)(b)
(2) Commercial and industrial loans .....	RIAD4012		835	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	RIADB485		0	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RIADB486		100	1.a.(3)(b)
(4) Loans to foreign governments and official institutions .....	RIAD4056		0	1.a.(4)
(5) All other loans <sup>(1)</sup> .....	RIAD4058		0	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	RIAD4010		2,514	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		17	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488		25	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489		158	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ...	RIAD4060		0	1.d.(3)
e. Interest income from trading assets .....	RIAD4069		0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020		0	1.f.
g. Other interest income .....	RIAD4518		0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g) .....	RIAD4107		2,714	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508		7	2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs) .....	RIAD0093		150	2.a.(2)(a)
(b) Time deposits of \$100,000 or more .....	RIADA517		85	2.a.(2)(b)
(c) Time deposits of less than \$100,000 .....	RIADA518		13	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180		0	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185		1	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.



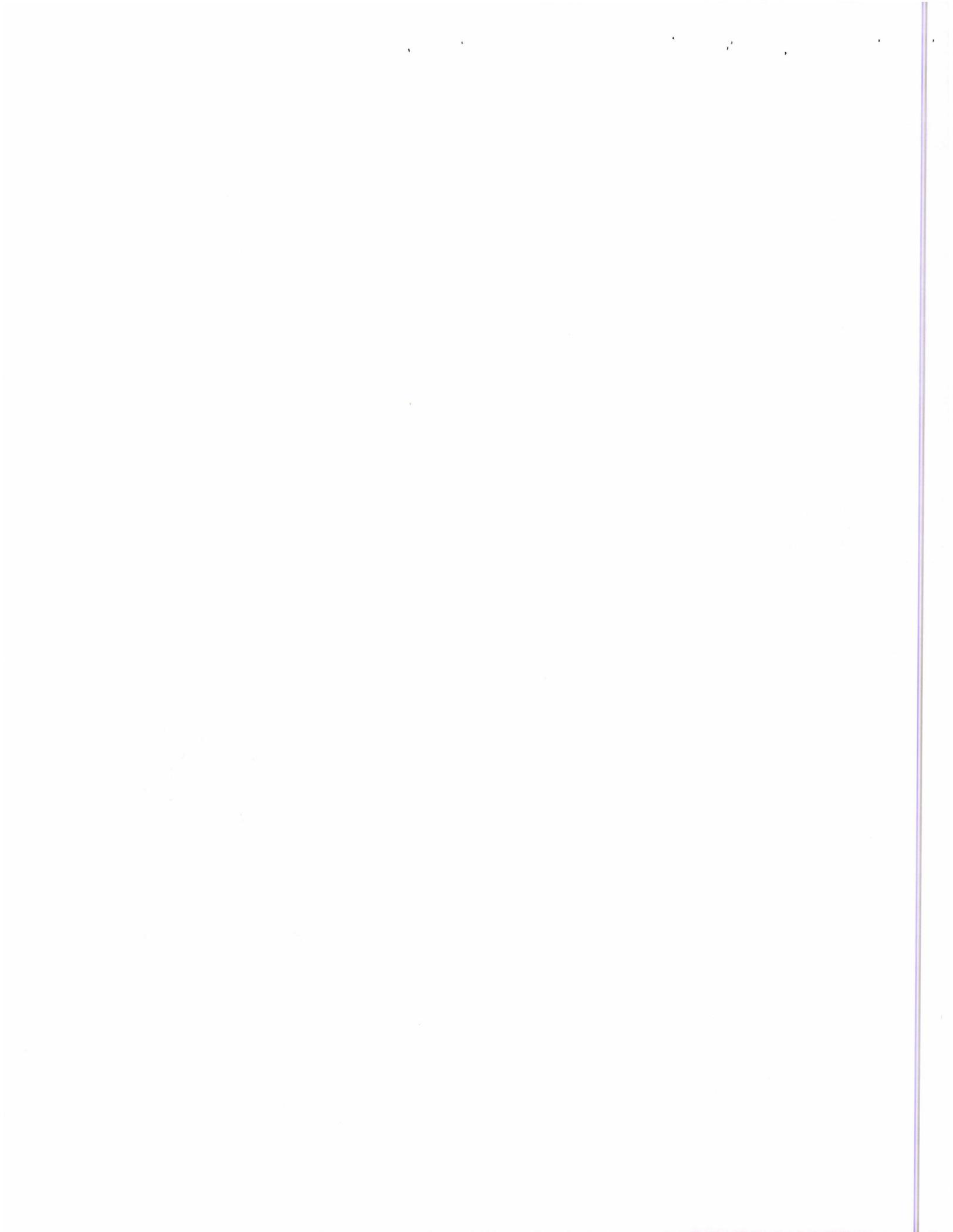
## Schedule RI—Continued

		Dollar Amounts in Thousands			
			Bil	Mil	Thou
d.	Interest on subordinated notes and debentures .....	RIAD4200		0	2.d.
e.	Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073		256	2.e.
3.	Net interest income (item 1.h minus 2.e) .....	RIAD4074		2,458	3.
4.	Provision for loan and lease losses .....	RIAD4230		97	4.
5.	Noninterest income:				
a.	Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070		0	5.a.
b.	Service charges on deposit accounts .....	RIAD4080		52	5.b.
c.	Trading revenue <sup>(2)</sup> .....	RIADA220		0	5.c.
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)
(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				
i.	Net gains (losses) on sales of loans and leases .....	RIAD5416		0	5.i.
j.	Net gains (losses) on sales of other real estate owned .....	RIAD5415		0	5.j.
k.	Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496		0	5.k.
l.	Other noninterest income <sup>(*)</sup> .....	RIADB497		107	5.l.
m.	Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079		159	5.m.
6.					
a.	Realized gains (losses) on held-to-maturity securities .....	RIAD3521		0	6.a.
b.	Realized gains (losses) on available-for-sale securities .....	RIAD3196		0	6.b.
7.	Noninterest expense:				
a.	Salaries and employee benefits .....	RIAD4135		1,160	7.a.
b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217		280	7.b.
c.					
(1)	Goodwill impairment losses .....	RIADC216		0	7.c.(1)
(2)	Amortization expense and impairment losses for other intangible assets .....	RIADC232		0	7.c.(2)
d.	Other noninterest expense <sup>(*)</sup> .....	RIAD4092		797	7.d.
e.	Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093		2,237	7.e.
8.	Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) ..	RIAD4301		283	8.
9.	Applicable income taxes (on item 8) .....	RIAD4302		0	9.
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300		283	10.
11.	Extraordinary items and other adjustments, net of income taxes <sup>(*)</sup> ..	RIAD4320		0	11.
12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....	RIADG104		283	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		283	14.

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

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

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



**Schedule RI—Continued**

**Memoranda**

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513		0		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD8431		N/A		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	RIAD4313		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		0		M.4.
<hr/>					
		Number			
5. Number of full-time equivalent employees at end of current period (round to nearest whole #) .....	RIAD4150		18		M.5.
<hr/>					
		Bil	Mil	Thou	
<i>Memorandum item 6 is to be completed by: (1)</i>					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.					
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	RIAD4024		N/A		M.6.
<hr/>					
		YYYYMMDD			
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) .....	RIAD9106				M.7.
<hr/>					
		Bil	Mil	Thou	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):					
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures .....	RIAD8757		N/A		M.8.a.
b. Foreign exchange exposures .....	RIAD8758		N/A		M.8.b.
c. Equity security and index exposures .....	RIAD8759		N/A		M.8.c.
d. Commodity and other exposures .....	RIAD8760		N/A		M.8.d.
e. Credit exposures .....	RIADF186		N/A		M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) .....	RIADK090		N/A		M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above) .....	RIADK094		N/A		M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading .....	RIADC889		0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890		0		M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1)					
Credit losses on derivatives (see instructions) .....	RIADA251		N/A		M.10.



## Schedule RI—Continued

## Memoranda—Continued

	Yes/No		
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	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.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) .....	RIADF228	N/A	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets .....	RIADF551	N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	RIADF552	N/A	M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553	N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554	N/A	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses .....	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .....	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b) .....	RIADJ321	0	M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....	RIADH032	N/A	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....	RIADH033	N/A	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....	RIADH034	N/A	M.15.c.
d. All other service charges on deposit accounts .....	RIADH035	N/A	M.15.d.

(1) The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

(2) For example, a bank acquired on March 1, 2015, would report 20150301.



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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the <b>December 31, 2014</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217		10,588		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors <sup>(*)</sup> .....	RIADB507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508		10,588		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340		283		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509		0		5.
6. Treasury stock transactions, net .....	RIADB510		0		6.
7. Changes incident to business combinations, net .....	RIAD4356		0		7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470		0		8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460		0		9.
10. Other comprehensive income <sup>(1)</sup> .....	RIADB511		112		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		10,983		12.

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

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



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

### Part I. Charge-offs <sup>(1)</sup> and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....	RIADC891	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) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	0	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	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) 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. Loans to depository institutions and acceptances of other banks .....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable					
4. Commercial and industrial loans .....	RIAD4638	0	RIAD4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans .....	RIADK129	0	RIADK133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205	0	RIADK206	0	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans <sup>(2)</sup> .....	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables .....	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8) .....	RIAD4635	0	RIAD4605	0	9.

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

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



**Schedule RI-B—Continued**

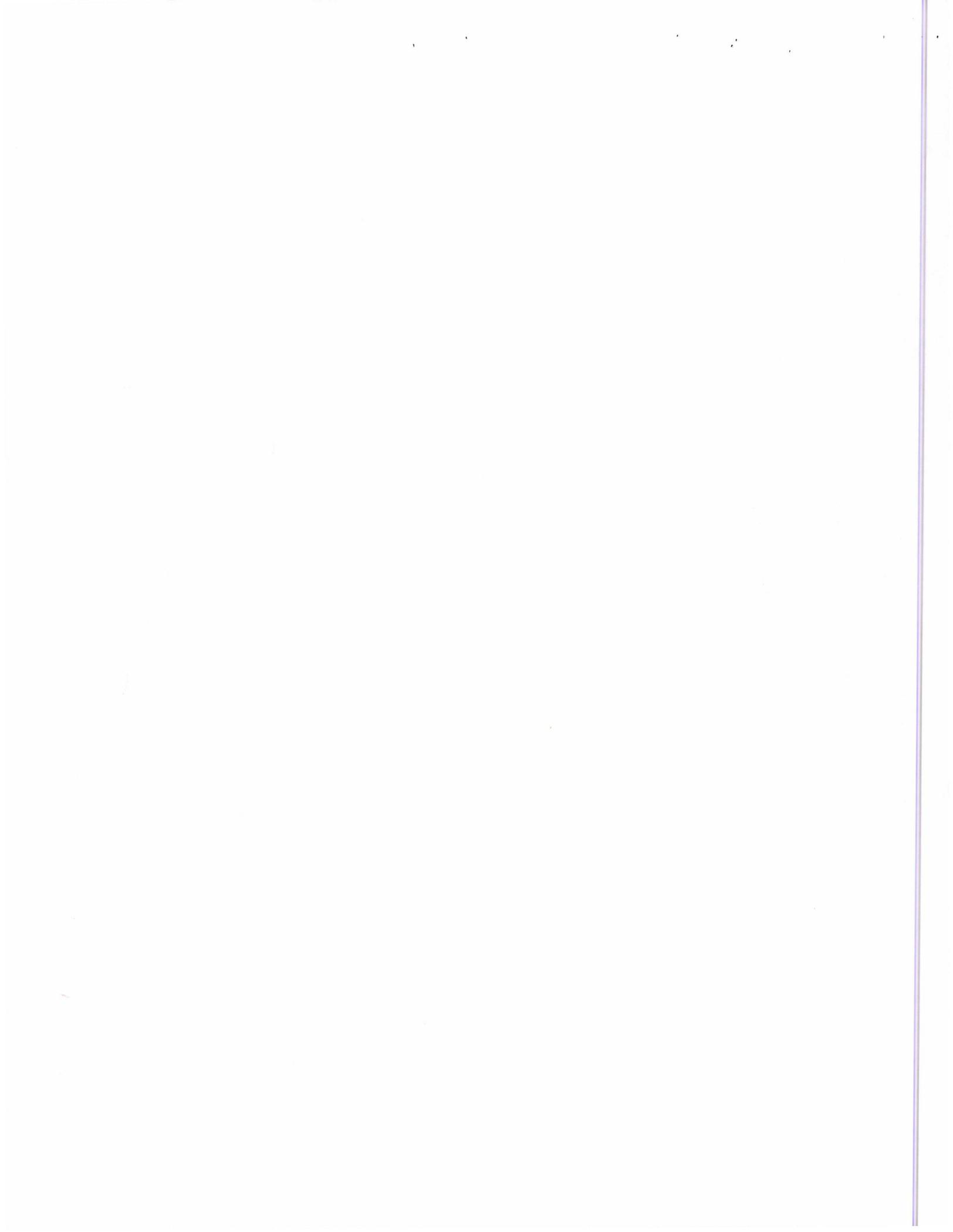
**Part I—Continued**

**Memoranda**

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

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
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		N/A	M.4.

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.



## Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2015

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.

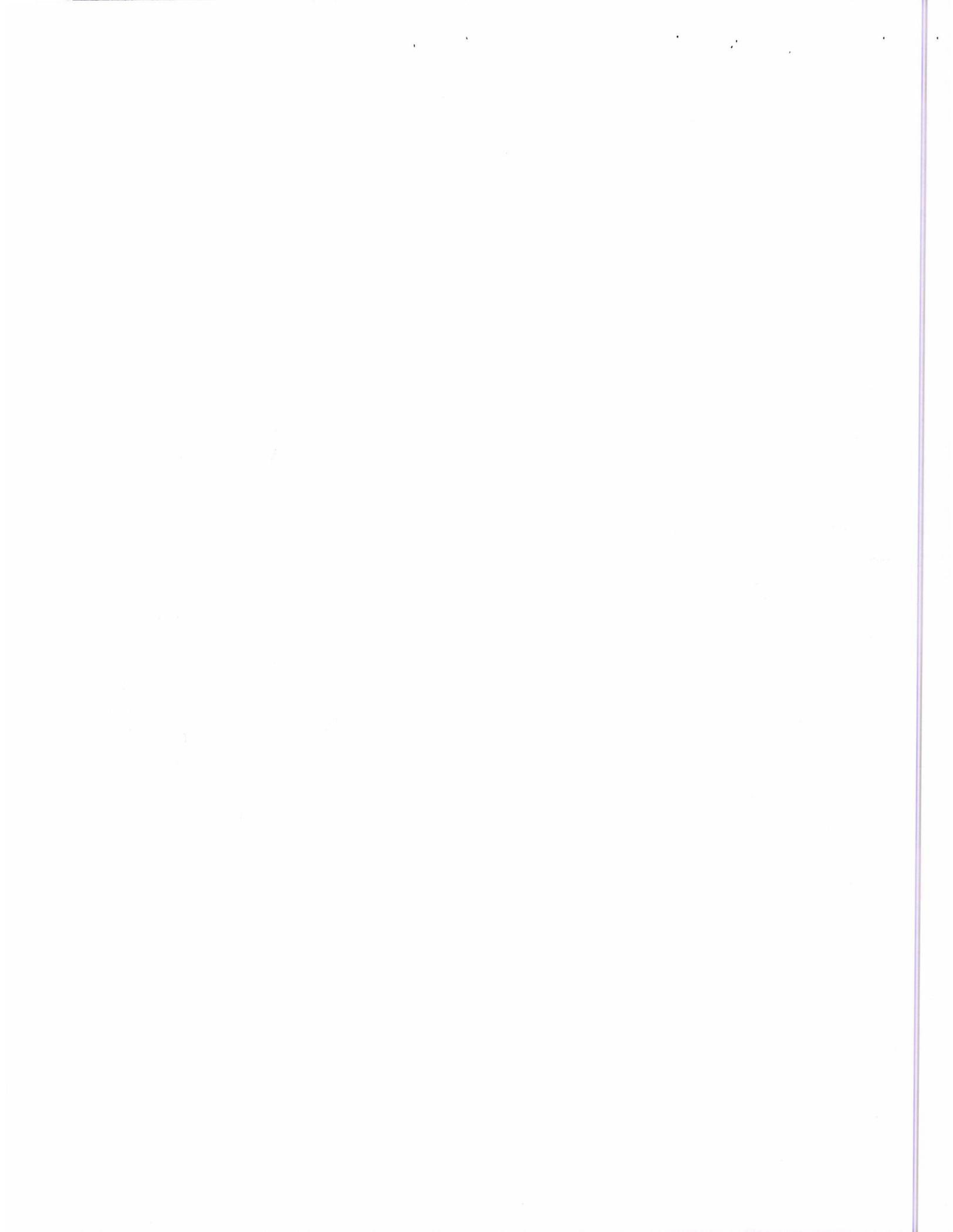
### Schedule RC—Balance Sheet

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>Assets</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	RCON0081		3,054		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCON0071		491		1.b.
2. Securities:					
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		13,030		2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold	RCONB987		0		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCONB989		0		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCON5369		0		4.a.
b. Loans and leases, net of unearned income	RCONB528	58,968			4.b.
c. LESS: Allowance for loan and lease losses	RCON3123	522			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529		58,446		4.d.
5. Trading assets (from Schedule RC-D)	RCON3545		0		5.
6. Premises and fixed assets (including capitalized leases)	RCON2145		1,259		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:					
a. Goodwill	RCON3163		0		10.a.
b. Other intangible assets (from Schedule RC-M)	RCON0426		0		10.b.
11. Other assets (from Schedule RC-F)	RCON2160		656		11.
12. Total assets (sum of items 1 through 11)	RCON2170		76,936		12.

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

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

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



## Schedule RC—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....	RCON2200		<b>58,366</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	9,902		13.a.(1)
(2) Interest-bearing .....	RCON6636	48,464		13.a.(2)
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased <sup>(2)</sup> .....	RCONB993		0	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCONB995		0	14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCON3548		0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCON3190		<b>7,500</b>	16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCON3200		0	19.
20. Other liabilities (from Schedule RC-G) .....	RCON2930		<b>87</b>	20.
21. Total liabilities (sum of items 13 through 20) .....	RCON2948		<b>65,953</b>	21.
22. Not applicable				22.
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus .....	RCON3838		0	23.
24. Common stock .....	RCON3230		7	24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCON3839		13,498	25.
26.				
a. Retained earnings .....	RCON3632		(2,413)	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCONB530		(109)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCONA130		0	26.c.
27.				
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCON3210		<b>10,983</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCON3000		0	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCONG105		<b>10,983</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCON3300		<b>76,936</b>	29.

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

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

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

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

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

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



# Schedule RC—Continued

## Memoranda

To be reported with the March Report of Condition.

		Number
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014 .....		
		RCON6724
		N/A
		M.1.

<p>1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm</p>	<p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p>
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		MM/DD
To be reported with the March Report of Condition.		
2. Bank's fiscal year-end date .....		
		RCON8678
		N/A
		M.2.